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ABSTRACT

The guide aims to prepare students for the transition from school to earning a living and has three purposes: relevance, reference, and record keeping. The guide includes discussions and sample forms, ranging in length from 2 to 26 pages on: personal information (20 pages); individual values (5 pages); finding a job (2 pages); letters of application (4 pages); the application form (4 pages); preparing a resume (6) pages); the job interview (7 pages); handling the job (9 pages); career planning information for juniors and seniors (9 pages); types of insurance and income tax, and financial forms (26 pages); and local government services and legal and consumer terms (7 pages). (JR)

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decisions for living

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a guide for personal planning

LOOKING AHEAD

"Decisions for Living" is designed to help you prepare for the transition from school to earning a living. It has three purposes:

Relevance - This manual contains information related to the "adult" or work world. It is designed to help tie your school work together and to relate it to all of life.

Reference - In addition to such things as preparing business letters and samples of each, this book also contains basic kinds of information that people need during their routine daily lives.

Record Keeping - In "Decisions for Living" you can record a variety of types of information about yourself, your family, and your work experiences. Space is also provided to record similar information as it becomes available after you leave school. Although you may never have need for all of this information at any one time, you will know where to locate what you need for many situations.

"Decisions for Living" has one major character -- You. It will follow you from grade to grade in high school, and you will take it with you when you leave. We hope that you will continue to update this manual after you leave school, and that you will find it a valuable tool in making your way in the world of work.

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CONTENTS

PERSONAL INFORMATION

Recording information	1
Graduation requirements plan & course selection guide	2, 3
Test record	4, 7
Personal data file	5-20

INDIVIDUAL VALUES

Looking at what's important	21-24
Homeroom observation	25

FINDING A JOB

Where to look for work	26, 27

LETTER OF APPLICATION

Writing the letter	28, 29
Body of letter	30
The envelope	31

THE APPLICATION FORM

Completing an application	32, 33
Example of an application form	34, 35

PREPARING A RESUME'

Writing the resume'	36-39
Example of a resume'	40, 41

THE JOB INTERVIEW

Job interviews	42-47
Follow-up letter	48

HANDLING THE JOB

What to expect on the job	49
What to do on the job	50
Getting a raise or promotion	51
How to leave a job	52-54
How to determine take-home pay	55
Balancing a monthly budget	56, 57

CAREER PLANNING INFORMATION FOR JUNIORS & SENIORS

Information of interest to juniors	58-61
Charting your post-graduation plans	62-66

INSURANCE, TAXES, & FINANCIAL

Insurance	67-75
Taxes & financial	76-92

LOCAL GOVERNMENT

Where to look in the court house	93-96
Legal & consumer terms	97-99

Personal information

Recording information

A wide range of personal information should be recorded for future reference. Such data as family names, education, places of residence and employment, health records, and membership in churches and organizations is needed throughout life. It is useful for employment applications, financial records, and for recall of personal facts that will be needed from time to time.

The forms on the following pages are designed for recording this vital information.

Guide to Course Selection and Development of Plan to Complete Graduation Requirements

Number of Credits needed to graduate_____

Required Courses: Indicate number of credits

English____ Math____

Social Studies____ Physical Education____

Science____

Registration Plan

9th Grade Name of Course	Number of Credits	10th Grade Name of Course	Number of Credits
Total		Total	

11th Grade Name of Course	Number of Credits	12th Grade Name of Course	Number of Credits
Total		Total	

Courses Completed

9th Grade

Name of Course	Grade	Number of Credits
Total		

10th Grade

Name of Course	Grade	Number of Credits
Total		

11th Grade

Name of Course	Grade	Number of Credits
Total		

12th Grade

Name of Course	Grade	Number of Credits
Total		

Date of Graduation _____

Total Credits _____

Grade Point Average _____
A=4 B=3 C=2 D=1

Class Rank _____

Test Record

Iowa Test of Educational Development (ITED)

1. Year in School_____

   Composite____ Reading Total____ Language Arts Total____

   Math____ Social Studies____ Science____ Use of Sources____

2. Year in School_____

   Composite____ Reading Total____ Language Arts____

   Math____ Social Studies____ Science____ Use of Sources____

3. Year in Schoool_____

   Composite____ Reading Total____ Language Arts Total____

   Math____ Social Studies____ Science____ Use of Sources____

OVIS (Ohio Vocational Interest Survey)

List your high interest areas:

National Merit Test

Date Taken_____

Verbal_____ Math_____ Selection Score_____

ACT (American College Testing Program)

Date Taken_____

Scores Sent to the Following Schools_____

_____ _____

English____ Math____ Science____ Social Science____ Composite____

CEEB (College Entrance Examination Board)

SAT Date Taken

Scores Sent to the Following Schools_____

_____ _____

Verbal_____ Math_____

ACH _____ _____ _____

GATB (General Aptitude Test Battery)

Date Taken_____

G____ V____ N____ S____ P____ Q____ K____ F____ M____

Armed Forces Aptitude Test

_____ _____ _____ _____

Personal Data File

Name _____ _____ _____
(last) (first) (middle)

Birth Date _____ Social Security Number _____ __ _____
(month) (day) (year)

Place of Birth _____
(city) (state) (zip)

Father's Name _____
(last) (first) (middle)

Father's Birthplace and Date _____ _____
(city) (state) (month)(day)(year)

Mother's Name _____
(last) (first) (middle)

Mother's Birthplace and Date _____ _____
(city) (state) (month)(day)(year)

Brothers and Sisters

First Name	Last Name (if different from yours)	Married Name	Birthdate	If Deceased The Year

Elementary and Secondary Education

Name of School	Address	Grades Attended	Years Attended

Circle highest grade completed when leaving school: 8 9 10 11 12

School officials when leaving school:

Principal_____

Superintendent_____

Counselor(s)_____

_____

_____

_____

Skill training courses taken in high school

Name of Course	Name of Instructor
_____	_____
_____	_____
_____	_____
_____	_____
_____	_____
_____	_____

Ninth Grade Activities

_____ _____
(Activity) (Advisor)

_____

_____
(Accomplishments, names of associates, etc.)

_____ _____
(Activity) (Advisor)

_____

_____
(Accomplishments, names of associates, etc.)

(Activity) (Advisor)

(Accomplishments, names of associates, etc.)

High School Test Scores

Date	Name of Test	Test Section	Date
Date	Name of Test	Test Section	Date
Date	Name of Test	Test Section	Date
Date	Name of Test	Test Section	Date

Post High School and/or Adult Education

(name and address of school/institution) From (month)(year) To (month)(year)

(major or type of training program) Total Hours: (indicate quarter, semester, course or classroom)

Resulting degree or certificate (if any):

Name of Advisor/Instructor

_____ From _____ To _____
(name and address of school/institution) (month)(year) (month)(year)

_____ Total Hours: _____
(major or type of training program) (indicate quarter, semester, course or classroom)

Resulting degree or certificate (if any): _____

Name of Advisor/Instructor _____

_____ From _____ To _____
(name and address of school/institution) (month)(year) (month)(year)

_____ Total Hours: _____

Health Record

Name of family or company doctor — Address

_____ _____

_____ _____

_____ _____

Blood Type _____ Eye prescription _____

Allergies _____

_____

Type of Immunizations	Date Received	Booster Dates

Type of Major Illness or Treatment	Date

The following two pages contain a copy of the school record. This will indicate to you the type of information the school accumulates on each student.

Last Name	First Name	Middle	Sex	Race	Place of Birth	Mo.	Day	Yr.

Entered from	Date	Class	Statement of health and defects

Name of Father	Latest Address	Nationality	Occupation	Living?	Yes	No

Name of Mother	Latest Address	Nationality	Occupation	Living?	Yes	No

INTELLIGENCE-TEST RECORD

Date	Name of Test	Form	Score	PR	MA	CA	IQ

9th Adviser 10th Adviser

11th Adviser 12th Adviser

PERSONALITY RATING: (Place an (x) on each of the lines below in the position which seems to most nearly describe this individual's personality.)

1. SERIOUSNESS OF PURPOSE	Purposeless	Vacillating	Potential	Limited	Purposeful
2. INDUSTRY	Seldom works even under pressure	Needs constant pressure	Needs occasional prodding	Prepares assigned work	Seeks additional work
3. INITIATIVE	Seldom initiates	Conforms	Varies with conditions	Self-reliant	Actively creative
4. INFLUENCE	Passive	Retiring but co-operative	Varying	Contributing	Strongly controlling
5. CONCERN FOR OTHERS	Anti-social	Indifferent	Self-centered	Somewhat socially concerned	Deeply and generally concerned
6. RESPONSIBILITY	Unreliable	Somewhat dependable	Usually dependable	Conscientious	Assumes much responsibility
7. EMOTIONAL STABILITY	Hyperemotional / Apathetic	Excitable / Unresponsive	Usually well balanced	Well balanced	Exceptionally stable

304-SM Permanent High School Record MIDWEST BEACH, INC., SIOUX FALLS, S. D.

EXTRACURRICULAR RECORD

ACTIVITY	HONORS OR AWARDS	1	2	3	4	5

EXTRACURRICULAR RECORD

ACTIVITY	HONORS OR AWARDS	1	2	3	4	5

Photo and Remarks Concerning School Service, such as Library, Office Help, etc.

(Continue on back page)

HIGH SCHOOL SCHOLASTIC RECORD

WATERTOWN, SOUTH DAKOTA

Length of Class Period _____

9.	10.	11.	12.	13.
First Sem. ending	First Sem. ending	First Sem. ending	First Sem. ending	First Sem. ending
SUBJECT / No. Wks / Per Per Wk. / Gr. or Mk. / Unit	SUBJECT / No. Wks / Per Per Wk. / Gr. or Mk. / Unit	SUBJECT / No. Wks / Per Per Wk. / Gr. or Mk. / Unit	SUBJECT / No. Wks / Per Per Wk. / Gr. or Mk. / Unit	SUBJECT / No. Wks / Per Per Wk. / Gr. or Mk. / Unit
Second Sem. ending	Second Sem. ending	Second Sem. ending	Second Sem. ending	Second Sem. ending
SUBJECT / No. Wks / Per Per Wk. / Gr. or Mk. / Unit	SUBJECT / No. Wks / Per Per Wk. / Gr. or Mk. / Unit	SUBJECT / No. Wks / Per Per Wk. / Gr. or Mk. / Unit	SUBJECT / No. Wks / Per Per Wk. / Gr. or Mk. / Unit	SUBJECT / No. Wks / Per Per Wk. / Gr. or Mk. / Unit
Total Units for Yr.	Total Units for Yr.	Total Units for Yr.	Total Units for Yr.	Total Units for Yr.

(C.S.) following a subject, means correspondence High School Studies. Suggestion: Use upper half to record ½-unit 1st Sem. subjects only, and lower half to record ½-unit 2nd Sem. subjects plus full-year subjects

Graduated _____ Date _____ Rank _____ No. in Class _____

Dropped _____ Date _____ Reason _____

Reenter, Date _____ Drop, Date _____

Recommendations and Credits sent to _____ Date _____

Recommendations and Credits sent to _____ Date _____

Recommendations and Credits sent to _____ Date _____

ATTENDANCE SUMMARY

	Year 19		Year 19		Year 19		Year 19		Year 19	
Semester	1	2	3	4	5	6	7	8	9	10
Days Present										
Days Absent										
Times Tardy										

ACHIEVEMENT-TEST RECORD

Date	Name of Test	Form	Score	Cl. Norm.	PR.	Subj. age

Areas of Unusual Talent

Areas of Strong Interest

Last Name _____ First Name _____ Middle _____ Sex _____ Race _____ Place of Birth _____ Mo. _____ Day _____ Yr. _____

Honors and Awards

(name of honor or award) (date received)

(type of award or honor)

(name of honor or award) (date received)

(type of award or honor)

(name of honor or award) (date received)

(type of award or honor)

School, Community, Religious and Social Organizations

(name of organization) From (year) To

(offices or positions held in organization)

(name of organization) From (year) To

(offices or positions held in organization)

(name of organization) From (year) To

(offices or positions held in organization)

(name of organization) From (year) To

(offices or positions held in organization)

Military Record

Induction Date _____ Discharge Date _____
(month)(day)(year) (month)(day)(year)

Branch of Service _____ Serial Number _____

Rank Achieved	Promotion Date

Duty Station and Address	From	To	Commanding Officer

Award or Commendation	Date Received

Service Schools Attended	Address	Dates

Name of Veterans Administration Benefit	Eligible Until

Type of Service Connected Disability	Where Occurred	Date Occurred

Type of Service Insurance | Dates in Force

_____ _____

_____ _____

Places of Residence

Location _____ From _____ To _____
(street number) (city) (state) (month)(year) (month)(year)

Fill in appropriate information: Lived with family/relatives ___yes ___no
Rent per month _____
Mortgage per month _____

Rented/mortgaged from: _____

Location _____ From _____ To _____
(street number) (city) (state) (month)(year) (month)(year)

Fill in appropriate information: Lived with family/relatives ___yes ___no
Rent per month _____
Mortgage per month _____

Rented/mortgaged from: _____

Employment Record

Social Security Number ____ __ ____

_____ _____
(Name of Employer) (Address of Employer)

_____ _____
(Name of Immediate Supervisor) (His position)

_____ _____ _____
(your position) (starting and ending wages) (dates employed)

_____
(description of your duties)

_____

_____

(Name of Employer) (Address of Employer)

(Name of Immediate Supervisor) (His position)

(your position) (starting and ending wages) (dates employed)

(description of your duties)

(Name of Employer) (Address of Employer)

(Name of Immediate Supervisor) (His position)

(your position) (starting and ending wages) (dates employed)

(description of your duties)

(Name of Employer) (Address of Employer)

(Name of Immediate Supervisor) (His position)

(your position) (starting and ending wages) (dates employed)

(description of your duties)

References

(name) (address)

(business name and address) (business telephone)

(profession or position) (work relationship with you)

(name) (address)

(business name and address) (business telephone)

(profession or position) (work relationship with you)

(name) (address)

(business name and address) (business telephone)

(profession or position) (work relationship with you)

Church Membership

(Name and address of church) From____ To____ (year)

(name(s) of minister/pastor/priest/rabbi)

(Name and address of church) From____ To____ (year)

(name(s) of minister/pastor/priest/rabbi)

Spouse

Wife/Husband's Name _____
(first) (last or maiden) (middle)

Wife/Husband's Birth Date _____ Social Security No. ____ ____ ____
(month)(day)(year)

Wife/Husband's Place of Birth _____
(city) (state) (zip)

Marriage Date _____ Place of Marriage _____
(month) (day) (year) (city) (state)

Wife/Husband's Name _____
(first) (last or maiden) (middle)

Wife/Husband's Birth Date _____ Social Security No. ____ ____ ____
(month)(day)(year)

Wife/Husband's Place of Birth _____
(city) (state) (zip)

Marriage Date _____ Place of Marriage _____
(month) (day) (year) (city) (state)

Children

First Name	Last Name (if different from yours)	Married Name	Birth-date	If Deceased the year

Checking Account Information

(Name of Bank) From (month & year) To (month & year)

(Address of Bank) (Account Number)

(Name of Bank) From (month & year) To (month & year)

(Address of Bank) (Account Number)

(Name of Bank) From (month & year) To (month & year)

(Address of Bank) (Account Number)

Credit Card Information

(Name of Card or Company) (Date Issued)

(Address of Company) (Credit Card Number)

(Name of Card or Company) (Date Issued)

(Address of Company) (Credit Card Number)

(Name of Card or Company) (Date Issued)

(Address of Company) (Credit Card Number)

Savings Account Information

(Name of Institution) From (month & year) To (month & year)

(Address of Institution) (Account Number)

(Name of Institution) From (month & year) To (month & year)

(Address of Institution) (Account Number)

(Name of Institution) From (month & year) To (month & year)

(Address of Institution) (Account Number)

Life Insurance Information

(Name of Company) Date Issued

(Address of Company) (Type of Policy)

(Name of Agent) (Policy Number)

(Name of Company) Date Issued

(Address of Company) (Type of Policy)

(Name of Agent) (Policy Number)

(Name of Company) Date Issued

(Address of Company) (Type of Policy)

(Name of Agent) (Policy Number)

Auto Insurance Information

_____ From_____ To_____
(Name of Company) (month & year) (month & year)

_____ _____
(Address of Company) (Policy Number)

_____
(Name or Names of Agents)

_____ From_____ To_____
(Name of Company) (month & year) (month & year)

_____ _____
(Address of Company) (Policy Number)

_____
(Name or Names of Agents)

_____ From_____ To_____
(Name of Company) (month & year) (month & year)

_____ _____
(Address of Company) (Policy Number)

_____
(Name or Names of Agents)

Property Insurance Information

_____ Date Issued_____
(Name of Company)

_____ _____
(Address of Company) (Policy Number)

_____
(Name or Names of Agents)

_____ Date Issued_____
(Name of Company)

_____ _____
(Address of Company) (Policy Number)

_____
(Name or Names of Agents)

Individual values

Looking at what's important—to you

An individual's attitudes often have a great effect on the satisfaction he gets from his life or his job. No two people are alike; they are mainly different from the standpoint of what they regard to be important for their own satisfaction.

On the following pages you will find an attitude survey. It is not a test -- there are no right or wrong answers. It is designed to be used only by you to assess and reflect on your attitudes towards work.

Before completing the survey, state your career choice below:

This is the way I want to earn my living;

I want to be or do:

_____

With this career choice in mind, give your work preferences on the following pages.

_____1A I would like to work at a job which can be done out-of-doors (weather permitting).

_____1B I would like to work at a job which will be done primarily inside.

_____2A I would enjoy a job which required a great deal of traveling.

_____2B I would not want a job which required a great deal of traveling.

_____3A The community or area in which I want to live is more important than the type of work I want to do.

_____3B The type of work I want to do is more important than the community in which I live.

_____4A I prefer to be paid on a regular salary either on an hourly, weekly, monthly or yearly basis.

_____4B I am willing to be paid on the basis of how much value I contribute to the company - either piecework, commission or productivity.

_____5A I prefer a job which I can perform primarily with my hands.

_____5B I prefer a job which requires me to use my mind a great deal of the time.

_____6A I would prefer to be self-employed.

_____6B I would prefer to work for someone else.

_____7A I would like to be in a supervisory position.

_____7B I am not interested in the responsibilities of being a supervisor.

_____8A I would like to work for a large company (over 200 employees).

_____8B I would like to work in a small company (under 200 employees).

_____9A My main interest in working is to make a great deal of money.

_____9B My main interests in working are to provide for my basic needs and to let me enjoy my leisure time pursuits.

_____10A I would like to plan a career in which I could always take care of my own or my family's needs.

_____10B I consider my plans to work only in terms of providing immediate income and not in the sense of developing a life long career.

_____11A I am willing to comit myself to an educational program beyong high school to prepare me for my career choice.

_____11B I plan to enter work directly out of high school.

_____12A I would like to work in a situation where there is a lot of interaction among the workers.

_____12B I would like to work at a job where there is little interaction among the workers as a part of their work.

_____13A I enjoy working at a job where I have to meet with and help the public.

_____13B I prefer working in a situation where I do not have to work with customers and I associate primarily with my co-workers.

_____14A I would like a job where I am told exactly what is expected of me, and there are definite procedures to follow to do my work.

_____14B I would like a job where I am expected to develop my own solutions to those problems given me, or I am expected to devise my own procedures for performing my work.

_____15A I would enjoy a job where my work can be completed during regular working hours and I can use my leisure time for other activities.

_____15B I would enjoy a job where I would be expected to make my work a part of my total life pattern both during and after regular working hours.

	This attitude would support or have a positive effect on my career choice.	This attitude would have no effect on my career choice.	This attitude would NOT support or would have a NEGATIVE effect on my career choice.
1A Work outdoors 1B Work inside			
2A Extensive travel 2B Limited or not travel			
3A Location important 3B Work outweighs location			
4A Prefer regular salary 4B Compensation by productivity			
5A Manual work 5B Intellectual work			
6A Prefer self-employment 6B Prefer working for someone			
7A Like to supervise 7B Prefer not to supervise			
8A Prefer large company 8B Prefer small company			
9A High earnings important 9B Earnings not of primary importance			
10A Work regarded as career 10B Work regarded for supplemental needs			
11A Post high education planned 11B Immediate employment desired			
12A Prefer co-worker social interaction 12B Prefer little co-worker social interaction			
13A Work with public 13B Dislike public contact			
14A Prefer explicit direction 14B Like making work decisions			
15A Regular working hours 15B Total life career involvement			

Homeroom observation

The following items should be considered when selecting a career goal. This exercise can be done individually or as a group of students with similar interests.

Where I Want To Go

Choice of Occupation

General Nature of Work

Duties and Responsibilities

Job Through Which I May Enter

Advancement Opportunities

Related Occupations to Which I May Transfer

Immediate Employment Outlook

Possible Trent Next Ten Years

Beginning Salary

Salary Range

Fringe Benefits

Working Conditions (physical surroundings)

Training Requirements:
- Where
- How Long
- Cost

Other Requirements: (license, special equipment, etc.)

Advantages — Disadvantages

What I Have To Offer

Favorite Subjects

Least Liked Subjects

Work Experience

Extra Curricular Activities

Hobbies

Physical:
- Strength
- Coordination
- Dexterity

Mechanical Ability

Ability to Get Along With Others

Musical Ability

Artistic Ability

Verbal Ability

Numberical Ability

Intelligence

Health

Grooming

Manners

Voice Quality

English Usage

Industry

Stability

Cooperation

Honesty

Punctuality

Looking for a job

Where to look for work

Finding employment is a problem for nearly everyone, but knowing where to look for a job is the key to finding one. Here are the primary sources for seeking employment:

- Private employment agencies.
- State employment service.
- Newspaper "help wanted" advertisements.
- Visit places where you would like to work.
- Civil service announcements.
- Friends or relatives.
- School and college placement services.

Try to be at the location when hiring is being done; be persistent - hang in there!

Here are some warning signs to observe in using these various employment avenues:

A private employment agency deals in a service -- finding a job for a fee. This fee is a percent of your salary for a predetermined period of time. The employee usually pays this fee; in some cases the employer does. Most private employment agencies are reputable, but their advertising can be deceiving. Dull, plain, underpaid jobs can be disguised as glamorous "public relations" jobs. After all, the private employment agency has a product to sell, so there is bound to be a sales pitch.

The State Employment Service charges no fees for its placement services, and the counselors are qualified to help match the applicant to the right job.

A blind ad is a classified "help wanted" advertisement that gives only sketchy information -- never the name of the company placing the ad.

An example might be:

NO EXPERIENCE NECESSARY

Our men are averaging over $300 a week,
with our top men earning $500 or more.
Start now, we'll train you. Phone 886-9999

Many newspapers have policies that regulate classified advertising. These policies usually include the following:

- Nature of the work must be specified in the ad.
- Sales ads must state basis of pay.
- Ads must state if any kind of investment is necessary.
- Ads must not be misleading or misrepresent the amount of money that can be earned.

Most ads appearing under the "help wanted" column are placed by business firms seeking to fill specific positions and are written to attract the right kind of applicant for the job.

Visiting places where you would like to work is an excellent way to make positive contact with prospective employers, and frequently results in employment for the job seeker. This kind of contact shows resourcefulness on the part of the applicant.

Civil service announcements from all levels of government give details about the job and outline the requirements for applicants. Civil service announcements in a variety of job categories can be obtained from city governments, state governments, and from the federal government.

Perhaps more jobs are filled by "word of mouth" than in any other way. It's beneficial to have friends or relatives in positions to hear about job openings.

Schools and colleges also have job placement services, and handle much of the detail and contact work for the job applicant — usually for only a small fee.

Letter of application

Writing the letter

The first sentence in a letter of application is the most important. Get right to the point; tell the employer why you are writing. Highlight your qualifications by mentioning only one. Note in the first paragraph that your personal data sheet is enclosed.

The last paragraph of your letter should tell the employer what you want him to do, and make it easy for him to act. For example, you might say: I would like to have a personal interview. You may reach me at 686-5555.

Consider all Aspects

A job applicant needs to take several factors into consideration. For example, time the mailing of your letter so it will arrive in the middle of the week, since Mondays and Fridays are usually the busiest days in the personnel office.

Refine Your Letter

A prospective employer may discard your letter of application if it lacks appeal. Be certain your letter:

- Is typed, if possible, and in proper form.
- Is neat and legible, whether typed or hand written.
- Is written in blue or black ink only.
- Is written on clean, plain white paper.
- Is not on odd-size, perfumed, or other unusual stationery.
- That the envelope matches the paper.

Things to Avoid in a Letter of Application

Certain information should not be included in a letter of application—

information an employer doesn't need or want and that won't benefit you in any way. Here are some pointers:

About Yourself

- Don't go into detail about your abilities.
- Don't air personal gripes or secret ambitions.
- Don't talk about your experiences.
- Don't have the attitude that anyone owes you a job.
- Don't fill the page with information about your childhood.
- Don't talk about your military experience.
- Don't imply that you want the job simply because you need it.

About the Job

- Don't say you're not interested in money — who would believe you anyway?
- Be loyal — don't criticize your job experiences.

About Other Things

- Don't go into detail; be brief and to the point.
- Don't use postscripts.
- Don't try to impress with words or phrases.
- Don't include unrelated information.
- Close the letter tactfully.

Body of Letter

Here is an example of a letter of application. The letter should never be much longer than this.

Street Address
City, State, & Zip Code
Date

Name of Person
Title
Name of Company
Street Address
City, State, & Zip Code

Dear Mr._____:

Because I am interested in the newspaper business, I would like to secure a position with your company as a proof reader.

I completed a course in journalism at Watertown Senior High School. Other information regarding my qualifications is outlined on the enclosed personal data sheet.

A personal interview would be appreciated. You may reach me at 886-4444.

Sincerely yours,

(your signature)

(If letter is typed,
type your name here)

Enc.

The Envelope

Hobe O'Day
4440 Dakota Dr.
Brookings, SD 57006

Mr. Foster E. Wilson
Director of Personnel
The Abercrombie Company
6195 South Hennepir Avenue
Minneapolis, Minnesota 55201

This envelope is addressed in the proper form for a letter of application. The addresses on the envelope should be the same as those on the letter. Abbreviations can be used in your own address, but each word in the prospective employer's address should be written out.

The application form

Completing an application

An application form, whether for a job or admission to a post-secondary school, is important to the individual preparing it. In many cases the decision to consider an individual for a position is based entirely on his application. If there are many applicants for a job, an employer may narrow down the list according to his impression of the applications submitted. Therefore, an individual must present a favorable impression through his application.

Following are some important hints which can be helpful in preparing almost any kind of application form:

- Make certain that the finished application is as neat appearing as possible. A soiled or wrinkled application is often quickly discarded. Double check to make sure that there are no errors in spelling or grammar. Many potential employers use the appearance of the application as an initial screening method when faced with a large number of applicants.

- Be sure to read carefully any directions which might accompany an application. Complete all information requested in the form. Even if a particular section of the application does not apply to you, be certain that you acknowledge that it does not apply.

- Remember that an application, even though its format may be quite structured, provides you with the opportunity to emphasize your assets. Do not downgrade your abilities or achievements if they are pertinent to the position for which you are applying. At the same time, however, avoid cluttering an application with personal information that would be of little or no interest to the potential employer.

- Always be honest and candid when completing an application. Even if your past contains events which you would rather not discuss, don't try to cover them up. Past mistakes may well disrupt consideration of your application. But this problem is far less serious than actually being hired for a job only to have your employer discover that you lied to him on your application.

- A copy of all correspondence should be kept on file.

- Be fully prepared to complete the application. Some of the information that will be needed includes:

  Social Security number
  names and addresses of references
  photographs, to submit upon request

Example of Application for Employment

Position Applied For_____

Date_____

Social Security #_____

Name_____ Age____ Sex____
(last) (first) (middle)

Present Address_____
(street) (city) (state) (zip)

Permanent Address_____
(street) (city) (state) (zip)

Telephone Number_____ Marital Status_____ Number of Children____

Date of Birth_____ Height_____ Weight_____

Color of Hair_____ Color of Eyes_____

Name and position of relatives working for our company_____

_____

Have you ever applied for a position with our company before?_____

Education:

Name and Location of Schools Attended	Dates Attended	Highest Grade Completed, Number of Hours or Degree

What skills have you developed or what special abilities do you have?_____

_____

_____

Employment Record: (list last five employers, list recent first)

Date, Month and Year	Employer's Name and Address	Salary	Position	Reason for Leaving
From_____ To_____				
From_____ To_____				
From_____ To_____				
From_____ To_____				

For reference purposes, may we contact your present or last employer?_____

Personal References: (List the names of three people not related to you whom you have known for at least one year and who would be familiar with your work habits)

Name and Address	Business and Position	Business Phone

List any of your hobbies, activities and awards that might pertain to the type of employment you are seeking:_____

Health Record:

List any physical defects and indicate if corrected._____

List any major illnesses you have had in the last five years_____

How many days of work did you miss during the last year because of illness?

_____

Signature

Preparing a resume'

Writing the resume'

Although similar in nature, a resume' should not be confused with an application. A resume' is prepared by an individual as an initial "selling tool" about himself for a potential employer. It will frequently be submitted BEFORE an individual completes a formal application or has a personal interview.

Generally speaking, an original copy resume' should be prepared for each specific job inquiry. In some cases, however, an individual may wish to prepare a comprehensive resume' to be reproduced in quantity and submitted to a variety of different potential employers. In either instance, two basic rules should be followed:

- A resume' should be limited if possible to two pages unless more information is specifically requested by an employer.

- Any resume' should be accompanied by a cover letter of not more than one page designed to relate specifically to one employer and one work position.

Most resume's contain basically the same categories of information. These include:

- Personal information, such as name, address, age, height, weight, health, marital status, sex.
- Education, including high school and courses from which you graduated, honors, extra-curricular activities, and related courses.
- Experience.
- Outside interests.
- References.

Even though these categories remain essentially the same, their content will probably vary considerably, depending upon an individual's age, experience, educational achievement, and — most importantly — the position for which he is applying. Therefore, a number of variables must be taken into account:

Personal Information

Too much personal information is often included in a resume'. Beyond your name, address, age, height, weight, health, marital status, and sex, little additional information is necessary or desirable. There is no need to include your spouse's name, the names of any children or siblings, your parents' names, etc. Even though it is legally not necessary to include your age or sex, to exclude either might lead a potential employer to think that you are trying to hide something.

Education

The length and content of this section depends on where you are in life. The younger you are the less experience you have, and the more detailed you should be about your education. Especially if you are applying for your first full-time job, you should develop in reasonable detail a description of those educational programs which you have completed and which would be related to the position you're applying for. This should be done also if you are applying for admission to a specific department or program in a post-secondary school program.

Experience

As with education, the way you outline your experience will be closely related to the amount of work experience you have had. Once you have developed a history of full-time work experience, you should include information only about those full-time positions. If you have had a wide variety of full-time jobs, you would probably include only

the four or five most recent ones. OR you may include only those jobs which would be directly related to the position for which you are applying. If you are just starting your career, it is quite proper and advantageous to include at least your most recent part-time jobs. In detailing your work experience, be sure to include the following:

- Name and address of the company for which you worked.
- Name of the position you held.
- The starting and leaving dates of the job.
- A description of your duties if it seems pertinent to your application.
- Your reason for leaving.

Outside Interests

It is in this section that many people tend to give too much information. A potential employer is interested in your outside interests only as they may be related to your performance as an employee. Leadership roles in a school, civic, social, or church organizations would probably be of interest. Your membership in a square-dancing club, by itself, would probably be of little interest. An exception to this approach might be found in a resume' prepared to accompany an application to a college. In this case there would probably be greater interest in all of your activities to give more insight into your personality.

References

Be sure to contact anyone you want to use as a reference before you submit his name, and request his permission to do so. Anyone reading a resume' will assume that you have used as references persons who will respond favorably to you. Make sure this is the case. Remember, however, that relatives are not considered reliable references, even if you have worked for them. Try to balance your choice of references to include people who know you well on both a personal and and occupational basis. Keep in mind, however, that even though a

co-worker may provide a well-written reference, his comments may not carry as much weight as those of a foreman or supervisor who may not know you as well personally.

Skills

Include here only those skills which are directly or indirectly related to the position for which you are applying. Even if you were a skilled plumber, this information would hardly be pertinent if you were seeking a job as a bus driver. However, typing skills could be important in being considered for a job as a journalist. Special care should be taken in preparing this section if you are planning to change the direction of your career. For instance, if you are now employed as a school teacher and you are seeking a position as farm manager, you should be able to demonstrate a background of at lease some skills related to farm management.

Example of a Personal Resume'

Personal Information

Name	John W. Barlie
Address	428 Oak, Kampeska Village, S. Dak.
Telephone	(605) 886-0101
Height	6 feet, 1 inch
General Health	Excellent
Marital Status	Single

Education

Graduated from Kampeska Village High School, 1974, in upper 15% of class.

Specialized high school courses included vocational agriculture, four years; distributive education; typing; business law; advanced speech; journalism.

Presently enrolled in first year of two-year Agri-Business program at Lake Area Vocational-Technical School, Watertown, S. Dak.

Honors and Awards

Future Farmers of American State Farmer Award, 1973.

High School honor roll, four years.

American Legion Award Winner, 1972.

Boys State representative, 1972.

Extra-Curricular Activities (high school)

Future Farmers of America, four years; football, three years; junior class play; school newspaper.

Experience

General farm worker, three years.

Distributive Education student at Tractor Supply Co., Watertown, S. Dak., one year.

Seed laboratory assistant, Dakota Seed and Grain Co., Watertown, S. Dak., one summer.

On-job training, Trisco Milling Co., Sioux Falls, S. Dak., in conjunction with present course at the Lake Area Vocational-Technical School.

Outside Interests

Member of a 4-H club since age 9.

City league basketball.

References

Quincy Johnson, manager, Tractor Supply Co., Watertown, S. Dak.

George Agriman, manager, Dakota Seed and Grain Co., Watertown, S. Dak.

Arnold Feedman, manager, Trisco Milling Co., Sioux Falls, S. Dak.

Special Skills

Typing ability, 45 words per minute, electric or manual machines.

Licensed automobile driver. Can operate trucks, forklift, and most agricultural equipment.

The job interview

Job interviews

People are hired because employers need certain services performed, not because people need jobs. So you must think in terms of your value to a prospective employer.

An interview helps both the employer and the employee get a close look at and gain an understanding of each other, and find out if it's to their mutual advantage to work together. The employer wants to find out what your personality is like, how you look and feel, what you say, and what you do.

Your personality is the sum total of what you are; no two people have the same personality pattern. Personal appearance is an important part of your personality, and is subject to your control. A clue to appropriate dress during an interview is what you would wear on the job you are seeking; but cleanliness and neatness is a must in any case. It's important that your clothing fit your body, your total personality, and the kind of work you're applying for.

What you say, how you act, and your expression quite accurately reflect the way you feel. Be a good listener, interested and enthusiastic. Control the tone of your voice, speak clearly, and use correct grammar. Be sure that what you say and the questions you ask are important and related to the interview. How you act is also an excellent personality indicator. So be yourself, relax, and cultivate a friendly manner to help you meet people easily without being nervous.

Arranging a Job Interview

Common ways to arrange a job interview are the letter of application, personal contact, and telephoning.

- The letter of application should be well organized, interesting,

and neat. Sentences should be short and to the point. Your letter can help project you as a positive self-confident person. Review the information on letter writing covered earlier in this book.

- Personal contact is an excellent way to arrange for a job interview. It is effective, since meeting the employer or his secretary in person ahead of the interview provides an opportunity to make that important first impression and possibly to get some preliminary items taken care of. An employer likes to have a completed application in hand during the interview, and this personal call is an excellent way to pick up an application blank and printed information about the company. Calling in person is also a quicker and surer way to get a job, since it is more difficult for an employer to turn away a personal caller than to say "no" by letter or by telephone.

- The telephone can be an effective way to get an interview, however, when personal calls are not practical. The caller must know what he wants to say, and must speak clearly and with confidence. Courtesy and a businesslike manner are important.

- Always say that you prefer a personal interview if the person you are calling attempts to conduct an interview over the telephone.

- Be sure you know the interviewer's name and how to pronounce it, and his title. Also be certain of the time and place of the interview. Make notes to prevent forgetting information and having to call back.

- Once the interview appointment is made, thank the person and close the conversation.

Preparing for a Job Interview

The applicant who is prepared for an interview is the one most likely to be hired. The following points may help you hold a successful job interview:

- Learn all you can about the company — its products or services, kinds of jobs available, hiring policies and practices. Have an idea of the salary scale for the job you are seeking. Keep the interviewer's name in mind.

- Have with you the information a prospective employer will expect you to have. This includes a personal data sheet, work and school records, references who know your work and character, your social security card, diplomas or other evidence of education and training, and other information that might be important to the employer.

- Be ready to state what you have to offer an employer. Outline the training you have had, the kind of job you want, what you can do, and what you have done.

- Have clearly in mind the reasons why you want to work for the company interviewing you. Try to match your skills and interests with the needs of the company. Keep in mind the opportunities you see for yourself.

- Be appropriately dressed and groomed, well rested, and display a healthy attitude. Arrive a few minutes early, carry a pen, and go alone. Having a friend or relative along shows a lack of confidence, and might keep you from getting that job. Be yourself and be confident.

- Be courteous and sincere from the moment you arrive for the interview. The receptionist or secretary is often asked her opinion of an applicant.

- Creating a good impression lies in being friendly without

being talkative; being patient if you have to wait. Give the receptionist your name and the name of the person you are to see, explaining that you have an interview appointment. Don't be fidgety or chew gum. Look and act your best.

During the Interview

Introduce yourself to the interviewer if the secretary doesn't, and remind him why you are there and tell him the specific job or kind of work you are seeking. Give brief answers to questions, and don't stray from the subject. You will usually have an opportunity to ask questions near the end of the interview. Questions you might ask could concern what the job involves, advancement opportunities, salary, working hours, vacation and sick leave, insurance and other fringe benefits. Don't linger when the interview ends; thank the individual and leave.

What to Do

Here are some hints on what you should do and how you should act during a job interview.

Be yourself — be natural, as poised as possible. Sell your qualifications, not your need for the job. Look and be pleasant, and speak clearly. Look at the interviewer and answer all questions — even if they seem too personal. Let the interviewer lead the discussion and control the interview.

Be realistic concerning salary. Don't give the impression that salary is your only interest; save this topic until last. But if the end of the interview is near and salary has not been discussed, ask what the salary range is and then pinpoint what your salary would be if hired.

Sell yourself to the interviewer by focusing attention on your strong points, but don't hide your limitations. Tell what you are doing to improve yourself. Stress your interest in your work.

Thank the interviewer as you leave, and write down the time and place of future contacts concerning the job you're applying for.

Be sure you understand if you are to be employed or given further consideration.

Questions You Might Be Asked

A professional interviewer is likely to ask many more questions than will the proprietor of a small business. Every interview situation is different. Some will be long, others short. Some interviewers will want to learn as much as possible about the applicant, others may seek minimal information.

Here are some examples of questions an interviewer might ask:

- What would you like to be doing five years from now?
- How much money do you want to be making when you're 35?
- What has your job experience taught you?
- Tell me about yourself.
- What hobbies do you have?
- Would you rather work alone or with others?
- What kind of boss would you like to have?
- What did you like about your last job, and why did you leave?
- Which courses did you like best and least in school?
- What kind of job do you want?
- What are your qualifications for this kind of work?
- Why would you like to work for this company?
- What are your thoughts on salary?

What an Employer Looks For

An employer is interested in you as a person — your appearance, your personality and character, your interests and activities, and how you express yourself.

Health, grooming, dress, and enthusiasm combine in your personal appearance. Personality and character are reflected in maturity, friendliness, sincerity, poise, self confidence, and in several other traits.

Personal interests and activities involve your hobbies, cultural and recreational interests, participation in community affairs, and awareness of current news events.

Keys to self expression are the ability to think and speak clearly, preparation, response to questions, and the questions you ask.

When the Interview is Over

Several things need to be done after an interview. If an individual told you about the job opening, you should tell him about the outcome of the interview. The prospective employer should be sent a brief letter thanking him for the interview. Again express your interest in the job, if you are still interested. If hired, say that you are looking forward to starting work for that firm at the designated time.

References also deserve a written or personal thank you for their services. If an employer follows up the interview with a letter offering employment, respond at once with your answer of acceptance or rejection. Give your reasons why you are or are not accepting the job.

When other employment is accepted, notify the other firm you applied with as well as the person who referred you.

If you don't get the job you applied for, and this may be the case, evaluate the interview and try to see what changes or improvements you need to make for future job interviews. It takes determination to find the kind of job you want.

An interview follow-up letter should be brief and simple.

It could be written in this format:

Your Address
City, State
Date

Interviewer's Name
Company Name
Street Address
City, State, Zip

Dear Mrs. Parks:

Thank you for the time and consideration given me during the job interview Wednesday afternoon.

The secretarial position we discussed interests me very much, and I feel that I can be of service to your company.

I hope that you will consider my qualifications.

Sincerely yours,

(your signature)

(If letter is typed, type your name here)

Handling the job

What to expect on the job

It is normal to have some fear, apprehension or "nervousness" about beginning new employment. But there is usually little reason for such feeling, as most employers are careful to introduce new help to their duties and to their fellow workers.

As a new employee, you can expect the following from your employer:

- An explanation of all rules and regulations affecting you.
- Introduction to other employees.
- Information about the amount and kind of work you are expected to do, and how it is to be done.
- Information about hours, pay, vacations, fringe benefits, etc.
- Loyalty to employers, which may include penalties or discipline for being late, disregarding safety rules, and for disobeying orders.
- Treatment as an individual, with criticism given privately in a courteous, helpful manner.

Since some employers are more thoughtful and considerate than others, there is bound to be variation in the way employees are handled. Regardless of the circumstances, build a good work record and earn a good recommendation for a better job. And it's always unwise to quit one job before a better one is in hand.

What to do on the job

- Always be ahead of time.
- Give value plus in exchange for your salary.
- Do your best.
- Stick to the job and keep busy.
- Get enough rest to do your work well.
- Learn the names of fellow workers and key people in the organization.
- Be patient.
- Learn your job before seeking advancement.
- Listen to and follow instructions.
- Observe how other employees do their jobs and ask them for suggestions and help when needed.
- Learn the rules and regulations of the organization.
- Have a plan of operation — by systematic.
- Be an attractive and agreeable person.
- Keep clean, neat, and well groomed.
- Control your emotions.
- Don't neglect tact and courtesy.
- Have a positive attitude at all times.

Getting a raise or promotion

It takes time, hard work, determination, and initiative to get a raise or promotion. The following steps can help you get a salary increase or a better job within an organization:

- Have evidence of the quality and quantity of your work.
- Show how you have benefited the organization, and how you have advanced in performing your duties.
- Explain why you like your job and why your performance merits advancement consideration.
- Your past performance must demonstrate your ability to get along well with others.
- Be specific in what kind of promotion or salary increase you want. Your desires must be in line with your interests, experience, and preparation.

Most jobs have possibilities that may not be apparent to the employee. An employer often points out these possibilities when a raise or promotion is requested, rather than granting the request outright. The request may be met by a modification or with a proposal for a salary increase or promotion sometime in the future. It is usually best to accept such an offer. And the employee should also be prepared to hear "no" for answer.

How to leave a job

Leaving a job is much more than just quitting. You will gain an employer's lasting respect by showing him the same consideration you would want if you were to be dismissed from a job. Your past employer's good will is necessary when it comes to getting a new job. His recommendation is important. And who knows, you might want to work for him again sometime! Future employers are always interested in your past employment, and the way you leave a job forms an important part of your work record.

Here are some things that should be considered when leaving a job:

- Tell your employer, either orally or in writing, when you plan to leave.

- Most employers expect a notice of two weeks or more. One week is probably minimum notice for leaving any job. The employer needs to find and sometimes train a person to fill your job when you leave.

- Give your reason for leaving. Rather than giving a negative, fault-finding reason, it is usually better to express a positive reason. This could be your desire for more advancement opportunity, an opportunity to earn more money, or a decision to change occupations or get additional education.

- Tell your employer about the knowledge and experience you have gained working for him.

- Express your appreciation for the opportunity to have worked for your employer — regardless of your reason for leaving.

- When resignation is made by letter, it should be typed on white paper and enclosed in an envelope with the employer's or supervisor's name-on it.

- The letter should be personally given to the employer, and the employee should remain while it is read. There will always be comments.

- Here are some do's to remember when resigning from a job:

  tell why you are leaving
  do as good a job on your last days as on your first
  express your appreciation
  tell the things you liked about the job
  see your employer on your final day of work

- And here are some don'ts:

  don't "tell anyone off" or express dissatisfaction
  don't criticize your employer to anyone
  don't slack off in your work after you resign

Letter of Resignation

To: Steven W. Smith

From: Susan Johnson

Date: September 3, 1973

Subject: Resignation as Secretary

This is to inform you of my resignation as receptionist and termination of employment with the Ralston Company effective Friday, September 13, 1973.

While I have enjoyed my duties and my association with Ralston, I have decided that I can best reach my personal goals by returning to the University this term to further my education.

My experience with the Ralston Company will be valuable to me in any future work situation. I appreciate the opportunities for work and learning which my association with Ralston gave me.

Sincerely yours,

(your signature)

(if letter typed, type your name here)

Determining take-home pay

Take-home pay is the actual amount of your pay check after all deductions have been made. The salary suffers several blows, including taxes, insurance, dues, and retirement. All of these withholdings subtracted from the gross salary results in the net, or take-home pay.

Take-home pay can be determined by this chart:

Gross Salary..... $____.___
(use wage/hour times number of hours in average work week; weekly wage; bi-weekly wage; or month wage.)

Federal Income Tax..... $____.___
(rates available from employer)

State Income Tax..... $____.___
(rates available from employer)

F.I.C.A. (Social Security)..... $____.___
(rates available from employer)

Your share of group insurance..... $____.___
(rates available from employer)

Union or other dues..... $____.___
(rates available from employer)

Company Retirement..... $____.___
(rates available from employer)

Other..... $____.___
(depending on company)

Total Withheld..... $____.___

Net Take-Home Pay..... $____.___

Balancing a monthly budget

Take-home pay, plus any other individual or family income, is the basis for formulating and balancing a monthly budget.

A new budget should be written as income, family, life style, installment loans, and other factors change.

The following schedule is helpful in planning a budget. The budget items for each situation will vary, however. For example, your budget might also include savings and a fund for emergencies.

Balancing a Monthly Budget

Net Take Home Pay.....$___.__
(Based on an average monthly income; and including spouse's income, if any.)

Subtract the following recurring expenses:

Rent or Mortgage..... $___.__

*Average utilities bill..... $___.__
(divide total yearly costs by 12)

Average food costs..... $___.__

Average medical and dental costs..... $___.__

Average cost of furniture and appliances..... $___.__

Payment on car(s)..... $___.__

Average auto maintenance..... $___.__

Average wardrobe cost..... $___.__
(include cleaning expenses)

Average insurance payments..... $___.__
(include all types not accounted for elsewhere)

Average Donations..... $___.__
(include all types not accounted for elsewhere)

Cost of publications..... $___.__
(include newspapers, magazines and books)

Taxes and vehicular licenses..... $___.__
(include all taxes not accounted for elsewhere)

Loan Payments..... $___.__
(include all loan payments not accounted for elsewhere)

*Include, among others: electricity, heat, telephone, sewer, water, garbage pick-up and gas.

Total..... $___.__

Amount remaining for leisure and savings..... $___.__

Career planning information for juniors & seniors

Information of interest to juniors

The junior year is a time for planning. Those giving any consideration at all to attending college should select their remaining high school courses accordingly, in keeping with graduation requirements. The American College Test (ACT) and the Scholastic Aptitude Test (SAT) should be taken.

Those considering a vocational-technical school should arrange to take the General Aptitude Test Battery (GATB).

Financial aids should be investigated. Information on various schools and courses should be obtained. As much information as possible pertaining to your career interests should be examined. Your counselor can assist you in all of these areas.

Post-High School Planning

Juniors seriously considering entering college should plan to take the National Merit Test.

Date of this test_____

Cost _____

Juniors planning to attend a college within this state may take the American College Test (ACT) during the spring of their junior year. This test is given five times during the year. Normally this test is given during the months of October, December, February, April and July.

Please note: DEADLINE for registration is about six weeks before the test date.

Test dates this year _____ _____

_____ _____ _____

Registration Deadlines _____ _____

_____ _____ _____

Cost_____ School Code Number 42007420

Students planning to attend an out of state college may be required the Scholastic Aptitude Test (SAT).

Test the college of your choice requires_____

Test dates of the SAT test this year _____

_____ _____ _____

Registration Deadlines _____ _____

_____ _____

Cost_____ School Code Number 421385

Students planning to enter the military service should take the Military Occupational Aptitude Test during their senior year. There is NO cost for this test. Students planning to attend a vocational-technical school or to enter employment following graduation should take the General Aptitude Test Battery (GATB) during their junior or senior year. There is NO cost for this test.

Many sources of financial aid are available to students planning to attend a post secondary school. Start planning this year. This book contains a section on scholarships and financial aids. See a counselor for more specific information.

Many times you will be asked to furnish a transcript (a copy of your school record) to an employer, the military, or a school. This is the way to obtain a transcript:_____

_____

_____

Should you wish to obtain information concerning a school, a sample letter is enclosed.

During your senior year you are encouraged to visit the college or school in which you have an interest. This is the school policy regarding these visitations:_____

_____

_____

_____

Consider the various types of information that would be of interest to employers, the military, or schools and colleges.

200 Ninth Street, N.E.
Watertown, South Dakota
December 10, 19__

Director of Admissions
Name of College (or Vocational School)
City, State, Zip

Dear Sir:

I am a student at Watertown High School and expect to graduate in June 19__. I am interested in your school and would appreciate receiving a bulletin of information and the necessary forms for filing an application for admission. I am considering_____ as my major field of study.

Sincerely yours,

(your signature)

(If letter is typed, type your name here)

Paragraph 2 (if needed)

Also please send application blanks needed in applying for:

1. Scholarships
2. National Direct student loans
3. Part time employment
4. Educational opportunity grants
5. Federally Insured Bank Loan

(You may only want one of the above listed).

Sincerely yours,

(your signature)

(If letter is typed, type your name here)

Charting your post-graduation plans

Although the plans of people in any high school graduating class will vary widely, the immediate future for the majority of the graduates will encompass four general areas: college, vocational-technical school, job entry, and military service.

To fit into any of these categories, personal information must be available, tests must be taken, and, for continued education, financial arrangements must be made. On the following pages is a checklist for each category.

College and University Scholarship and Financial Aid Information

Every year many high school graduates do not go on to college because of "financial hardships." Although these students have a strong desire to go to college, many of them do not so much as fill out an application form because they feel financing would be too much of a burden.

If you feel that you are one of these students, why not consider the following before making a final decision?

Scholarships are often awarded to "deserving students." But what many students are not aware of is the fact that a great number of scholarships need to be applied for.

Applications for scholarships should be submitted during the first semester of the high school senior year. Since most scholarships are granted by March 15, it is to the student's advantage to apply in December or January.

New scholarships are constantly made available by interested persons and organizations.

To apply for a scholarship obtain an application blank by writing to the Financial Aids Office at the school (s) of your choice.

To be considered for financial assistance other than through scholarships, a student must:

- Take the American College Test (ACT) in the junior or senior year.
- Have his or her parents file a Family Financial Statement with the American College Testing Program.
- Receive the recommendation of his principal, counselor or superintendent.
- In special fields of study, meet the eligibility established by the college or department.
- Submit an application for financial aid properly marked for the type or types of assistance for which you are applying by March 1.

Financial assistance for college can come from these sources:

. Federally Insured Bank Loans.

Amount: Undergraduates may borrow up to $2,500 a year from a local lender (banks, savings and loan associations, and credit unions).

Interest: No loan will bear more than 7 per cent simple interest. Interest begins at the time of the loan. For a student who qualifies under federal law, the federal government will pay the 7 per cent interest while the student is in school.

Repayment: Repayment begins between 9 and 12 months after graduation or withdrawal. The minimum repayment is $30 per month.

. Student Employment Opportunities.

A large number of students may earn part of their expenses through the work-study program.

For students not eligible under the work-study program, most colleges and universities maintain an employment service listing jobs both on and off campus.

. National Direct Student Loan.

Amount: Undergraduates may borrow up to $1,000 in a school year and up to $5,000 for undergraduate work.

Interest: Interest on the loan is 3 per cent per year on the unpaid balance, and begins 9 months after graduation.

Repayment: At the end of one year after graduation, repayments with interest are to be made quarterly and may be extended over 10 years, except that the institution may require a repayment of

no less than $15 per month.

Cancellation: Teachers of handicapped students and of disadvantaged students as well as law enforcement graduates may cancel 100 per cent of this loan.

Payments may be deferred for 3 years during membership in VISTA, the Peace Corps, or the military service. Payments are also deferred for graduate work.

- Vocational Rehabilitation
- Service to Visually Handicapped
- Social Security
- Veterans Administration - War Orphan Assistance
- Educational Opportunity Grants

Amount: Grants range from $200 to $1,500 but can be no more than one half the total assistance given a student. The grant must be matched by the other aid (for example, matched with a scholarship loan or job).

Interest: None

Repayment: None

Renewal: Grants may be obtained up to 4 years provided a student retains his need for the grant and reapplies by March 1 of each year. It is recommended that you contact your counselor for latest information.

These are my plans following graduation:

_____

Fill in the information that applies to you.

College

ACT Test Completed_____

SAT Test Completed_____

Financial Application Due_____

Scholarship Information Due_____

Entrance Application Sent_____

Transcript Requested_____

Social Security No._____ _____ _____

Class Rank_____

Costs

Room and Board_____

Tuition_____

Dues and Fees_____

Books_____

Transportation_____

Miscellaneous_____

Military

GATB Test Completed_____

Military Aptitude Test_____

Social Security No._____ _____ _____

Birth Certificate_____

Job Entry

Social Security No._____ _____ _____

GATB Test Completed_____

Employment Security Reg._____

Birth Certificate_____

Resume'_____

Vocational-Technical School

GATB Test Completed_____

Transcript Requested_____

Entrance Application_____

Sent_____

Social Security No._____ _____ _____

Financial Aid Information

Requested_____

Costs

Room and Board_____

Tuition_____

Dues and Fees_____

Books_____

Transportation_____

Miscellaneous_____

Insurance, taxes, & financial

Insurance

"Insurance" is a word that has different meanings to different people in different situations, depending upon the present need for coverage. But it always implies financial protection against some kind of loss.

The various kinds of insurance include fire, casualty, automobile, household, life, accident, health or hospitalization, income protection or disability, group life or health, and marine.

Most of the kinds of insurance that apply to personal use are outlined here.

. Ordinary or Whole Life - provides insurance for life, it is the basic form of "permanent" life insurance. Most other types of life insurance, such as policies where payment is limited to a specific number of years, are a form of ordinary life insurance. It is usually issued in amounts of $1,000 or more from ages 0 to 60 or beyond, depending upon the company. It is used as financial protection against premature death, and as a means of saving money for future emergencies and for retirement. That is, it builds "cash values" which the policyowner may borrow against during the life of the policy, or receive in payments or as a lump sum when the plan is terminated. Ordinary life insurance is used for all types of business and personal needs.

. Term Life Insurance - Term insurance provides life insurance only during the period of premium payment. It usually reduces in value each year, and has no cash or other lasting values. However, "level" term insurance, where the death benefit remains constant, is also available and some companies have term insurance plans that build some permanent value. Reducing term insurance is often purchased to provide coverage equal to the mortgage on a house, business, or other property. It is also used to provide substantial amounts of low cost insurance protection on the breadwinner while the family is growing up. It is often used by businesses and corporations to provide large amounts of life insurance coverage for key people. Most term insurance can be converted to some kind of permanent coverage.

. Endowment - Pays a specific sum of money to the policyholder at a specified date. For example, a $10,000 policy that endows in 20 years will pay the policyholder $10,000 twenty years from the date of purchase if he pays the premiums. Since it is one of the forms of life insurance, it will pay the face or endowment amount to a beneficiary if the policyholder dies prematurely.

. Group Life and Health - A group of persons, usually employees of a business or public institution or members of an association, can buy life and health insurance under one master policy. Under this arrangement, the insurance company must usually accept all members of the group regardless of age or condition of health. Group life insurance is usually term, provided at a very low cost. The health insurance pays all or part of the cost of hospitalization, surgery, or related medical care. An employer usually pays a portion of the cost of a group insurance plan. When an individual leaves the group he is associated with he usually has the option of converting his insurance to a private plan.

. Health or Hospitalization - Pays all or part of the cost of hospital room and board, surgery, doctor calls, and miscellaneous medical expenses. There is a limit written into the policy stating the maximum that will be paid for the covered services. A major medical policy can be purchased separately or in conjunction with a basic hospital policy. This will provide funds for health care services up to a specified amount, such as $10,000 or $25,000.

. Accident Insurance - Provides a specified sum of money for injuries and for treatment of these injuries. Often pays a stipulated amount for loss of life or for loss of limbs or eyesight.

. Income Protection or disability - Pays a set amount for a specified period of time when the insured is unable to perform his usual work due to illness or accident. Payment begins at once or some time after disability begins, depending upon the plan that was selected by the insured.

. Marine Insurance - Covers ships and their cargoes. Inland marine insurance has broad application, and covers small boats, snowmobiles and miscellaneous vehicles, and even furs and jewelry.

Automobile Insurance

The automobile policy contains thousands of words to cover every type of situation which might occur. The policy contains three basic parts: Insuring Agreements, Exclusions, and Conditions.

Insuring Agreements state just what the insuring company will do for the insured under each coverage he carries.

Exclusions tell just what the policy will not do, or in what situations the coverage will not apply. Exclusions were once called the "fine print," and some believed they were designed to take away coverage that was given to them in large print. However, exclusions are usually printed in the same type as the rest of the policy and they are accepted as standard safeguards against situations for which the policy was not intended to provide protection. Without these safeguards, insurance costs would be prohibitive.

Conditions outline what the insured must do in certain instances. They lay down the basic "ground rules" under which the policy will operate.

Coverages

- Liability - Bodily injury and property damage liability insurance protects you if you are involved in an auto accident in which another person is injured or killed, or in which the property of someone else is damaged.

- Collision - Collision coverage pays for repairs to your car when the damage is caused by collision with another car or object or by upsetting.

- Medical Expense - Regardless of fault, this coverage pays doctor, dental, surgical, hospital, and other medical bills for injuries sustained by you, other members of your family, and guests while riding in your car, up to coverage limits.

- Comprehensive, Fire & Theft - Covers loss or damage to your car from virtually every cause, except collision or upset and normal wear and tear. A few examples of this kind of coverage are damage from fire, storms, falling trees or other objects, glass breakage, wild or domestic animals, and flood.

- Uninsured Motorists - If you or members of your family are injured in an auto accident caused by a negligent uninsured motorist or a hit-and-run driver, chances are you will not be able to collect anything from that driver. This kind of coverage pays what you are legally entitled to receive for bodily injuries up to the limits specified in the financial responsibility laws.

- Towing and Road Service - Reimburses a reasonable amount for towing your car to a garage or for labor costs performed at the place your car becomes disabled.

- Death, Dismemberment, and Disability - Pays a specified sum of money, like life insurance, if you are killed in an auto accident, or if you lose eyesight or limbs. Pays a specified amount for certain fractures, and a weekly amount for disability caused by an auto accident.

- Additional Expense Coverage - Pays a specified daily amount while collision damage to your car is being repaired. Often pays such expenses as meals, car rental, motel, and phone calls.

Auto insurance policies have become very broad, and can include coverages not directly or only indirectly associated with driving. Some of these coverages follow:

- Family and Residence Liability - Covers you and your family living with you with protection against liability claims resulting from almost any personal act. Covers for

injuries received by visitors to your property, for accidents caused by your children, pets, or other animals, and by your participation in sports such as hunting, fishing, or golfing. Provides reasonable medical payments.

- Credit Card Forgery - Provides coverage against forgeries in connection with your credit cards, checks, and loss from acceptance of counterfeit money.

Homeowners Package Policy

This type of coverage is given several names, such as fire and casualty or extended coverage, but it protects your home and possessions against nearly every conceivable loss.

The New York Standard Fire Policy has been adopted in most of the states, and is recognized as the basis for all American fire Insurance.

Protection afforded by the Standard Fire Policy includes fire, lightning, and removal of property from premises endangered by the perils insured against. It is a "named peril" policy; that is, it covers only the perils set forth and named in the contract, subject to exclusions and limitations. Loss settlement is usually based on actual cash value - replacement cost less depreciation.

Fire, as a covered peril, must be "hostile" and there must be actual ignition. As long as a fire serves a useful purpose and remains in the place or container in which it was intended to remain it is termed a "friendly" fire.

Even though the chance of fire loss is only one in a hundred, lending institutions require fire insurance to protect both themselves and their customers.

Extended coverage goes beyond fire damage and includes damage or loss caused by lightning, windstorms, hail, explosions, aircraft, smoke, vehicles, collapse, falling objects, breakage of glass, weight of ice, snow, or sleet, accidental discharge, leakage or overflow, freezing, electrical damage, riot or civil commotion, theft, and damage done by burgulars.

Most homeowner policies include personal and family liability protection. Special amounts for certain property, such as money and coin collections, securities, stamp collections, furs and jewelry, and sporting goods can be included in most policies.

Since there is about a 50 percent chance that a homeowner will die before his home is clear of debt, most companies will issue a companion "mortgage insurance" policy, actually a term life insurance policy, to pay off the home in the event of death. Many companies also write disability insurance coverage on the homeowner, so that a portion of his income will continue if he becomes disabled.

Insurance Terminology

Actual Cash Value	Cost of replacement, less depreciation.
Adjustor	One who determines the liability of the insurance company after a loss covered by insurance.
Agent, General	Company representative in a large territory, who supervises the company's business within that territory.
Agent, Local	Representative of a company who makes contacts with insurable persons, and writes policies.
Appraiser	One whose function it is to determine the present value of property.
Assessment	Additional premium, in the event that the amount of the premium previously collected is not sufficient to pay losses and expenses.
Broker	An individual or organization acting as a representative of the insured and the insurer in writing insurance contracts.
Claim	The petition or suit of an individual or corporation to recover for a loss which may come within the terms of a policy contract.
Concurrent Insurance	Two or more insurance policies which cover the same interest in an identical property to the same extent.
Dividend	A refund to a policyholder of a part of his premium not needed to pay his share of the losses and expenses of the company.
Double Indemnity	A sum equal to twice the face amount of an insurance policy.
Endorsement	A supplementary agreement attached to an insurance policy for the purpose of changing its conditions, or altering its coverage.
Face Amount	The amount stated in the policy as the limit of the insurance company's liability.
Indemnify	To compensate for loss actually sustained.

Insurance	The contractual relationship which exists when one party, in consideration of a fixed sum, agrees to reimburse another for a loss which may be caused in the future by designated hazards. The term assurance, common in England, is generally considered identical with insurance.
Inventory	A list of all articles involved, with costs or valuation.
Larceny	Unlawful taking of the personal property of another.
Legal Reserve	Amount of money which the law requires an insurance company to hold in readiness to pay claims.
Liability	Any legally enforceable obligation.
Liability Limits	The sum or sums beyond which a liability insurance company does not protect the insured in any particular policy.
Medical Benefits	Payment of expenses of medical care necessitated by injuries suffered from insured hazards.
Merit Rating	A reduction or premium allowed a particular insured because of good record.
Moral Hazard	Possibility of loss being caused by dishonesty or carelessness.
Mutual Insurance Company	An incorporated insurer without capital stock.
Nonassessable Policy	An insurance contract under the terms of which the insured may not be called upon for any contribution in addition to his premium.
Other Insurance Clause	Provision stating what is to be done in the event that another contract embraces the same property and hazard.
Policyholder	One to whom an insurance policy has been granted.
Possession	The right to hold and control preperty in question. This does not necessarily imply ownership.
Premium	Consideration paid for insurance protection.

Principal	The party whose action, honesty, or responsibility is to be guaranteed.
Principal Sum	Amount a health and accident policy will pay in case of death, exclusive of double indemnity, etc.
Property Damage Liability Insurance	Protection against liability for damage to the property of others.
Property Insurance	Protection which is concerned with loss to property.
Public Liability Insurance	Any form of coverage which protects the insured against claims based upon personal injury.
Rate	The agreed factor in determining an insurance premium.
Rating Bureau	An organization which inspects properties and hazards and publishes insurance rates.
Reinsurance	An agreement by which one insuring company reinsures its risk with another insuring company known as the reinsurer.
Risk	Possible danger of injury; or the thing insured.
Stated Limit	Fixed amounts in a policy beyond which the insuring company will not be liable in the event of a claim.
Waiver	Conscious surrender of a right that is known to exist.

Taxes and financial

The forms on the following pages represent the taxing and banking situations that nearly all people encounter in their adult life. They are coded A through L for reference purposes.

A. Employee's Withholding Allowance Certificate. Determines the number of allowances you can claim for federal tax withholding purposes. Estimates itemized deductions for the year based on salary and on whether employee is single, married with spouse not working, or married with both husband and wife working.

B. Form W-4, Employee's Withholding Allowance Certificate. Certificate for income tax withholding purposes that lists the total number of allowances claimed, plus any additional amount the employee is having withhheld from his pay check.

C. Form W-4E, Exemption from Withholding of Federal Income Tax. For use by employees who had no tax liability during the past year, and who expect to have none during the current year.

D. Form W-2, Wage and Tax Statement. Issued by employers to employees, with one copy to be filed with Federal income tax return. Lists wages and other compensation paid

during the year, Federal income withheld, and FICA employee tax withheld. Four copies of the W-2 form are made.

E. Short Form 1040A, U. S. Individual Income Tax Return. An abbreviated tax return form for taxpayers who do not wish to itemize deductions.

F. Form 1040, U. S. Individual Income Tax Return. A detailed tax return form.

G. Form 1040, Schedules A and B. Itemized deductions and dividend and interest income.

H. Personal Property Tax Return. State of South Dakota list of taxable property.

I. Information for opening a bank checking account.

J. Sample check with record keeping stub.

K. Sample bank account deposit slip.

L. Sample Personal bank promissory loan note.

A

Employee's Withholding Allowance Certificate

The explanatory material below will help you determine your correct number of withholding allowances, and will indicate whether you should complete the new Form W–4

How Many Withholding Allowances May You Claim?

Please use the schedule below to determine the number of allowances you may claim for tax withholding purposes. In determining the number, keep in mind these points: If you are single and hold more than one job, you may not claim the same allowances with more than one employer at the same time; If you are married and both you and your wife or husband are employed, you may not claim the same allowances with your employers at the same time. A nonresident alien other than a resident of Canada, Mexico or Puerto Rico may claim only one personal allowance.

Figure Your Total Withholding Allowances Below

(a) Allowance for yourself—enter 1	
(b) Allowance for your wife (husband)—enter 1	
(c) Allowance for your age—if 65 or over—enter 1	
(d) Allowance for your wife's (husband's) age—if 65 or over—enter 1	
(e) Allowance for blindness (yourself)—enter 1	
(f) Allowance for blindness (wife or husband)—enter 1	
(g) Allowance(s) for dependent(s)—you are entitled to claim an allowance for each dependent you will be able to claim on your Federal income tax return. Do not include yourself or your wife (husband)*	
(h) Special withholding allowance—if you have only one job, and do not have a wife or husband who works—enter 1	
(i) Total—add lines (a) through (h) above	
If you do not plan to itemize deductions on your income tax return, enter the number shown on line (i) on line 1, Form W–4 below. Skip lines (j) and (k).	
(j) Allowance(s) for itemized deductions—If you do plan to itemize deductions on your income tax return, enter the number from line 5 of worksheet on back	
(k) Total—add lines (i) and (j) above. Enter here and on line 1, Form W–4 below	

*If you are in doubt as to whom you may claim as a dependent, see the instructions which came with your last Federal income tax return or call your local Internal Revenue Service office.

See Table and Worksheet on Back if You Plan to Itemize Your Deductions

Completing New Form W–4

If you find that you are entitled to one or more allowances in addition to those which you are now claiming, please increase your number of allowances by completing the form below and filing with your employer. If the number of allowances you previously claimed decreases, you must file a new Form W–4 within 10 days. (Should you expect to owe more tax than will be withheld, you may use the same form to increase your withholding by claiming fewer or "0" allowances on line 1 or by asking for additional withholding on line 2 or both.)

What If You Itemize Deductions?

If you expect to itemize deductions on your income tax return, you may be entitled to claim one or more additional withholding allowances on line (j) on page 1. You may claim one additional withholding allowance for each $750, or fraction of $750, by which you expect your itemized deductions for the year to exceed the amounts shown in columns (A), (B), or (C) below.

Estimated salaries and wages	Single employees (with one job) (A)	Married employees with one job (wife or husband is not working) (B)	Married employees (both husband and wife working) and employees working in more than one job (C)
Under $8,000	$1,700	$1,700	$1,700
$8,000—10,000	1,800	1,800	2,000
10,000—12,000	2,200	2,200	2,700
12,000—15,000	2,400	2,400	2,700
15,000—20,000	2,400	2,400	3,300
20,000—25,000	2,400	2,400	4,000
25,000—30,000	2,900	2,400	4,900
30,000—35,000	3,800	2,400	5,900
35,000—40,000	4,900	2,700	6,900
40,000—45,000	6,400	3,500	7,900
45,000—50,000[1]	7,900	4,500	9,100

[1] If your annual salary or wages exceeds $50,000, you may claim one additional withholding allowance for each $750, or fraction of $750, by which your expected itemized deductions will exceed the following: A single employee with one job—19 percent of annual salary or wages; A married employee with one job whose wife or husband is not working—13 percent of annual salary or wages; A married employee whose wife or husband is also working, or an employee who holds more than one job—22 percent of the combined or total annual salary or wages.

Determining Withholding Allowances For Itemized Deductions

The worksheet below will be helpful to you in determining whether your expected itemized deductions entitle you to claim one or more additional withholding allowances.

Worksheet

1 Total estimated annual salary or wages (from all sources)	1 $	
2 Total expected itemized deductions for the year	2	$
3 Appropriate amount from column (A), (B), (C) or footnote 1, above	3	
4 Balance. Subtract line 3 from line 2. (If "0" or less, you are not entitled to additional allowance(s) for itemized deductions)	4	$

5 If the amount on line 4 is:

Between	Enter on line 5	Between	Enter on line 5	Between	Enter on line 5
$0— $750	1	$2,251—$3,000	4	$4,501—$5,250	7
751—1,500	2	3,001— 3,750	5	5,251— 6,000	8
1,501—2,250	3	3,751— 4,500	6	6,001— 5,750	9

5 ▶

Note: *If the amount on line 4 is over $6,750 you get 9 allowances, plus 1 allowance for each $750 or fraction thereof by which the amount on line 4 exceeds $6,750. If the balance on line 4 is less than "0," you may be having too little tax withheld. You can generally avoid this by claiming one less allowance (than the total number to which you are entitled) for each $750 by which the estimated deductions on line 2 are less than the amount on line 3.*

Enter this number on line (j), page 1.

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B

Form **W-4**
(Rev. Aug. 1972)
Department of the Treasury
Internal Revenue Service

Employee's Withholding Allowance Certificate

(This certificate is for income tax withholding purposes only; it will remain in effect until you change it.)

Type or print your full name

Your social security number

Home address (Number and street or rural route)

Marital status
☐ Single ☐ Married
(If married but legally separated, or wife (husband) is a nonresident alien, check the single block.)

City or town, State and ZIP code

1 Total number of allowances you are claiming . . . . . .

2 Additional amount, if any, you want deducted from each pay (if your employer agrees) . . . . . $

I certify that to the best of my knowledge and belief, the number of withholding allowances claimed on this certificate does not exceed the number to which I am entitled.

Signature ▶ ..... Date ▶ ..... 19.....

C

Form **W-4E**
Department of the Treasury
Internal Revenue Service

Exemption From Withholding
(of Federal Income Tax)

For use by employees who incurred no tax liability in 1971 and anticipate no tax liability for 1972

1972
(Rev. 1–72)

Type or print full name

Social Security Number

Expiration date (see instructions and enter date)

Home address (Number and Street)

City, State, and ZIP Code

Employee.—File this certificate with your employer. Otherwise he must withhold Federal income tax from your wages.

Employer.—Keep this certificate with your records. This certificate may be used instead of Form W–4 by those employees qualified to claim the exemption.

Employee's certification.—Under penalties of perjury, I certify that I incurred no liability for Federal income tax for 1971 and that I anticipate that I will incur no liability for Federal income tax for 1972.

..... (Signature)

..... (Date)

D

WAGE AND TAX STATEMENT

Employers are required to file FORM W-2 for each employee with the Internal Revenue Service (IRS). Examples of this form are included on this page and on the following page.

Copy A — For Internal Revenue Service Center
Copy B — To be filed with employee's tax return
Copy C — For employee's records
Copy D — For employer

1

WAGE AND TAX STATEMENT 1972

Type or print EMPLOYER'S identification number, name, and address above.

Copy A—For Internal Revenue Service Center

FEDERAL INCOME TAX INFORMATION			SOCIAL SECURITY INFORMATION		
Federal income tax withheld	Wages paid subject to withholding in 1972 [1]	Other compensation paid in 1972 [2]	FICA employee tax withheld [3]	Total FICA wages paid in 1972 [4]	

EMPLOYEE'S social security number ►

Type or print EMPLOYEE'S name and address (including ZIP code) above.

[1] Includes tips reported by employee. Amount is before payroll deductions or sick pay exclusion.

[2] Report salary or other employee compensation which was not subject to withholding. See Circular E. Farmers, see Circular A.

[3] The social security (FICA) rate of 5.2% includes .6% for Hospital Insurance Benefits and 4.6% for old-age, survivors, and disability insurance.

[4] Includes tips reported by employee.

Uncollected Employee Tax on Tips . $

FORM W-2 Department of the Treasury, Internal Revenue Service

EMPLOYER: See instructions on back of copy D.

WAGE AND TAX STATEMENT 1972

Type or print EMPLOYER'S identification number, name, and address above.

Copy B—To be filed with employee's tax return

FEDERAL INCOME TAX INFORMATION			SOCIAL SECURITY INFORMATION		
Federal income tax withheld	Wages paid subject to withholding in 1972 [1]	Other compensation paid in 1972 [2]	FICA employee tax withheld [3]	Total FICA wages paid in 1972 [4]	

EMPLOYEE'S social security number ►

Type or print EMPLOYEE'S name and address (including ZIP code) above.

[1] Includes tips reported by employee. Amount is before payroll deductions or sick pay exclusion.

[2] Add this item to wages in figuring the amount to be reported as wages and salaries on your income tax return.

[3] The social security (FICA) rate of 5.2% includes .6% for Hospital Insurance Benefits and 4.6% for old-age, survivors, and disability insurance.

[4] Includes tips reported by employee.

Uncollected Employee Tax on Tips . $

FORM W-2 Department of the Treasury, Internal Revenue Service

The WAGE AND TAX STATEMENT is periodically updated. Revised copies can be obtained in any Post Office.

WAGE AND TAX STATEMENT 1972

Type or print EMPLOYER'S identification number, name, and address above.

Copy C—For employee's records

FEDERAL INCOME TAX INFORMATION			SOCIAL SECURITY INFORMATION		
Federal income tax withheld	Wages paid subject to withholding in 1972 [1]	Other compensation paid in 1972 [2]	FICA employee tax withheld [3]	Total FICA wages paid in 1972 [4]	

EMPLOYEE'S social security number ►

[1] Includes tips reported by employee. Amount is before payroll deductions or sick pay exclusion.

[2] Add this item to wages in figuring the amount to be reported as wages and salaries on your income tax return.

[3] The social security (FICA) rate of 5.2% includes .6% for Hospital Insurance Benefits and 4.6% for old-age, survivors, and disability insurance.

[4] Includes tips reported by employee. If your wages were subject to social security taxes, but are not shown, these wages are the same as wages shown under "Federal Income Tax Information," but not more than the maximum amount subject to FICA tax.

Type or print EMPLOYEE'S name and address (including ZIP code) above.

Uncollected Employee Tax on Tips . $

FORM W–2 Department of the Treasury, Internal Revenue Service

WAGE AND TAX STATEMENT 1972

Type or print EMPLOYER'S identification number, name, and address above.

Copy D—For employer

FEDERAL INCOME TAX INFORMATION			SOCIAL SECURITY INFORMATION		
Federal income tax withheld	Wages paid subject to withholding in 1972 [1]	Other compensation paid in 1972 [2]	FICA employee tax withheld [3]	Total FICA wages paid in 1972 [4]	

EMPLOYEE'S social security number ►

[1] Includes tips reported by employee. Amount is before payroll deductions or sick pay exclusion.

[2] Report salary or other employee compensation which was not subject to withholding. See Circular E. Farmers, see Circular A.

[3] The social security (FICA) rate of 5.2% includes .6% for Hospital Insurance Benefits and 4.6% for old-age, survivors, and disability insurance.

[4] Includes tips reported by employee.

Type or print EMPLOYEE'S name and address (including ZIP code) above.

Uncollected Employee Tax on Tips . $

FORM W–2 Department of the Treasury, Internal Revenue Service

E

Short Form 1040A U.S. Individual Income Tax Return

Department of the Treasury Internal Revenue Service **1972**

Please print or type

First name and initial (if joint return, use first names and middle initials of both) | Last name | Your social security number (Husband's, if joint return)

Present home address (Number and street (including apartment number) or rural route) | Wife's number, if joint return

City, town or post office, State and ZIP code | Occupation: Yours / Wife's

Filing Status—check only one:

1 ☐ Single

2 ☐ Married filing joint return

3 ☐ Married filing separately. If wife (husband) is also filing, give her (his) social security number and first name here.

4 ☐ Unmarried Head of Household

5 ☐ Widow(er) with dependent child (Enter year of death of husband (wife) ► 19)

Exemptions

	Regular	65 or over	Blind	Enter number of boxes checked ►
6 Yourself . . .	☐	☐	☐	
7 Wife (husband) .	☐	☐	☐	

8 First names of your dependent children *who lived with you*

Enter number ►

9 Number of other dependents (from line 25) . . . . ►

10 Total exemptions claimed . . . . . ►

Attach Copy B of Form W-2 here
Attach Check or Money Order here

11	Wages, salaries, tips, etc. (attach Form W-2 to front. If unavailable, attach explanation)	11	
12a	Dividends (if over $200, use Form 1040—see instructions)$ ..... 12b Less Exclusion $ ..... Balance ►	12c	
13	Interest income (if over $200, use Form 1040)	13	
14	Total lines 11, 12c, and 13 (Adjusted Gross Income)	14	

- **If line 14 is $20,000 or less and you want IRS to figure your tax, see instructions on page 3.**
- **If line 14 is under $10,000, find tax in Tables 1–12 and enter on line 19. Skip lines 15 through 18.**
- **If line 14 is $10,000 or more go to line 15.**

15	If line 14 is $10,000 or more, enter 15% of line 14 but not more than $2,000 ($1,000 if line 3 was checked) .	15	
16	Subtract line 15 from line 14	16	
17	Multiply total number of exemptions claimed on line 10 by $750	17	
18	Taxable income (subtract line 17 from line 16)	18	

(Figure tax on amount on line 18 using Tax Rate Schedule X, Y, or Z, and enter tax on line 19.)

19	Tax, check if from: ☐ Tax Tables 1–12, or ☐ Tax Rate Schedule X, Y, or Z . .	19	
20	Credit for contributions to candidates for public office (see instructions on page 5)	20	
21	Income tax (subtract line 20 from line 19). If less than zero, enter zero	21	
22	Total Federal income tax withheld (attach Form W-2 to front)	22	
23	If line 21 is larger than line 22, enter BALANCE DUE IRS. Pay in full with return. Write social security number on check or money order and make payable to Internal Revenue Service ►	23	
24	If line 22 is larger than line 21, enter REFUND. . . . . ►	24	

Other Dependents

(a) NAME	(b) Relationship	(c) Months lived in your home. If born or died during year, write B or D.	(d) Did dependent have income of $750 or more?	(e) Amount YOU furnished for dependent's support. If 100% write ALL.	(f) Amount furnished by OTHERS including dependent.
				$	$

25 **Total number of dependents listed in column (a). Enter here and on line 9** . . . . . ►

Revenue Sharing

26 Print or type the location of your principal place of residence at end of year (not necessarily the same as your post office address).

(a) State | (b) County | (c) Locality. If you lived inside the boundaries of an incorporated city, town, etc., enter its name; if not, check here . . . ► ☐ | (d) Township (see instructions on page 5)

27 Enter the number of persons included on line 10 who (1) are filing a return of their own; or, (2) did not live at your principal place of residence at the end of the year . . . . . ►

For IRS use only—Leave blank

Under penalties of perjury, I declare that I have examined this return, including accompanying schedules and statements, and to the best of my knowledge and belief it is true, correct, and complete. Declaration of preparer (other than taxpayer) is based on all information of which he has any knowledg..

Sign here

► Your signature Date | ► Preparer's signature (other than taxpayer) Date

► Wife's (husband's) signature (if filing jointly, BOTH must sign even if only one had income) | Address (and ZIP Code) **Preparer's Emp. Ident. or Soc. Sec. No.**

☆☆☆☆ U.S. GOVERNMENT PRINTING OFFICE: 1972—O-458-278 E.I. 25-1118272

F

Form **1040** **US** Department of the Treasury / Internal Revenue Service
Individual Income Tax Return
1972

For the year January 1–December 31, 1972, or other taxable year beginning ..... 1972, ending ..... 19 .....

Please print or type

First name and initial (If joint return, use first names and middle initials of both) | Last name | Your social security number (Husband's, if joint return)

Present home address (Number and street, including apartment number, or rural route) | Wife's number, if joint return

City, town or post office, State and ZIP code | Occupation: Yours / Wife's

Please attach Copy B of Form W-2 here

Filing Status—check only one:

1 ☐ Single
2 ☐ Married filing joint return (even if only one had income)
3 ☐ Married filing separately. If wife (husband) is also filing give her (his) social security number and first name here.
4 ☐ Unmarried Head of Household
5 ☐ Widow(er) with dependent child (Enter year of death of husband (wife) ▶ 19)

Exemptions — Regular / 65 or over / Blind — Enter number of boxes checked ▶

6 Yourself . . . . . ☐ ☐ ☐
7 Wife (husband) . . . ☐ ☐ ☐
8 First names of your dependent children who lived with you

Enter number ▶

9 Number of other dependents (from line 32) . . . ▶
10 Total exemptions claimed . . . . . ▶

Income

11	Wages, salaries, tips, and other employee compensation. (Attach Form W-2 to front. If unavailable, attach explanation)	11	
12a	Dividends (see pages 6 and 13 of instr.) $ ..... 12b Less exclusion $ ..... Balance ▶	12c	
	(If gross dividends and other distributions are over $200, list in Part I of Schedule B.)		
13	Interest income. [If $200 or less, enter total without listing in Schedule B / If over $200, enter total and list in Part II of Schedule B]	13	
14	Income other than wages, dividends, and interest (from line 45)	14	
15	Total (add lines 11, 12c, 13 and 14)	15	
16	Adjustments to income (such as "sick pay," moving expenses, etc. from line 50)	16	
17	Subtract line 16 from line 15 (adjusted gross income)	17	

● **Caution:** *If you have unearned income and you could be claimed as a dependent on your parent's return, see boxed instruction on page 7, under the heading "Tax Credits-Payments." Check this block* ☐.

● *If you do not itemize deductions and line 17 is under $10,000, find tax in Tables and enter on line 18.*

● *If you itemize deductions or line 17 is $10,000 or more, go to line 51 to figure tax.*

Tax, Payments and Credits

18	Tax, check if from: ☐ Tax Tables 1–12, Schedule D ☐ Tax Rate Schedule X, Y, or Z, Schedule G or ☐ Form 4726	18	
19	Total credits (from line 61)	19	
20	Income tax (subtract line 19 from line 18)	20	
21	Other taxes (from line 67)	21	
22	Total (add lines 20 and 21)	22	
23	Total Federal income tax withheld (attach Forms W-2 or W-2P to front) — 23		
24	1972 Estimated tax payments (include amount allowed as credit from 1971 return) — 24		
25	Amount paid with Form 4868, Application for Automatic Extension of Time to File U.S. Individual Income Tax Return — 25		
26	Other payments (from line 71) — 26		
27	Total (add lines 23, 24, 25, and 26)	27	

Bal. Due or Refund

28	If line 22 is larger than line 27, enter BALANCE DUE IRS. Pay in full with return. Make check or money order payable to Internal Revenue Service ▶	28	
29	If line 27 is larger than line 22, enter amount OVERPAID ▶	29	
30	Line 29 to be **REFUNDED TO YOU** ▶	30	
31	Line 29 to be credited on 1973 estimated tax — 31		

Foreign Accounts

Did you, at any time during the taxable year, have any interest in or signature or other authority over a bank, securities, or other financial account in a foreign country (except in a U.S. military banking facility operated by a U.S. financial institution)? ▶ ☐ Yes ☐ No
If "Yes," attach Form 4683. (For definitions, see Form 4683.)

Note: Be sure to complete Revenue Sharing (lines 33 and 34) on next page.

Write soc. sec. no. on Check or Money Order. Attach here ☐

Sign here

Under penalties of perjury, I declare that I have examined this return, including accompanying schedules and statements, and to the best of my knowledge and belief it is true, correct, and complete. Declaration of preparer (other than taxpayer) is based on all information of which he has any knowledge.

▶ Your signature — Date

▶ Preparer's signature (other than taxpayer) — Date

▶ Wife's (husband's) signature (if filing jointly, BOTH must sign even if only one had income)

Address (and ZIP Code) — Preparer's Emp. Ident. or Soc. Sec. No.

84100

Other Dependents

(a) NAME	(b) Relationship	(c) Months lived in your home. If born or died during year, write B or D.	(d) Did dependent have income of $750 or more?	(e) Amount YOU furnished for dependent's support. If 100% write ALL.	(f) Amount furnished by OTHERS including dependent.
				$	$

32 Total number of dependents listed in column (a). Enter here and on line 9 . . . . . ▶

Revenue Sharing

33 Print or type the location of your principal place of residence at end of year (not necessarily the same as your post office address).

(a) State	(b) County	(c) Locality. If you lived inside the boundaries of an incorporated city, town, etc., enter its name; if not, check here ▶ ☐	(d) Township (see instructions on page 8)

34 Enter the number of persons included on line 10 who (1) are filing a return of their own; or, (2) did not live at your principal place of residence at the end of the year . . . . . ▶

For IRS use only—Leave blank

PART I.—Income other than Wages, Dividends, and Interest

35	Business income (or loss) (attach Schedule C)	35	
36	Net gain (or loss) from sale or exchange of capital assets (attach Schedule D)	36	
37	Net gain (or loss) from Supplemental Schedule of Gains and Losses (attach Form 4797)	37	
38	Pensions and annuities, rents and royalties, partnerships, estates or trusts, etc. (attach Schedule E)	38	
39	Farm income (or loss) (attach Schedule F)	39	
40	Fully taxable pensions and annuities (not reported on Schedule E—see instructions on page 8)	40	
41	50% of capital gain distributions (not reported on Schedule D)	41	
42	State income tax refunds (caution—see instructions on page 8)	42	
43	Alimony	43	
44	Other (state nature and source)	44	
45	Total (add lines 35 through 44). Enter here and on line 14 ▶	45	

PART II.—Adjustments to Income

46	"Sick pay" if included in income (attach Form 2440 or other required statement)	46	
47	Moving expense (attach Form 3903)	47	
48	Employee business expense (attach Form 2106 or other statement)	48	
49	Payments as a self-employed person to a retirement plan, etc. (see Form 4848)	49	
50	Total adjustments (add lines 46, 47, 48, and 49). Enter here and on line 16 ▶	50	

PART III.—Tax Computation (Do not use this part if you use Tax Tables 1–12 to find your tax.)

51	Adjusted gross income (from line 17)	51	
52	(a) If you itemize deductions, enter total from Schedule A, line 40 and attach Schedule A (b) If you do not itemize deductions, enter 15% of line 51, but do NOT enter more than $2,000. ($1,000 if line 3 is checked)	52	
53	Subtract line 52 from line 51	53	
54	Multiply total number of exemptions claimed on line 10, by $750	54	
55	Taxable income. Subtract line 54 from line 53	55	

(Figure your tax on the amount on line 55 by using Tax Rate Schedule X, Y or Z, or if applicable, the alternative tax from Schedule D, income averaging from Schedule G, or maximum tax from Form 4726.) Enter tax on line 18.

PART IV.—Credits

56	Retirement income credit (attach Schedule R)	56	
57	Investment credit (attach Form 3468)	57	
58	Foreign tax credit (attach Form 1116)	58	
59	Credit for contributions to candidates for public office—see instructions on page 9	59	
60	Work Incentive Program credit (attach Form 4874)	60	
61	Total credits (add lines 56, 57, 58, 59, and 60). Enter here and on line 19 ▶	61	

PART V.—Other Taxes

62	Self-employment tax (attach Schedule SE)	62	
63	Tax from recomputing prior-year investment credit (attach Form 4255)	63	
64	Minimum tax (see instructions on page 10). Check here ☐, if Form 4625 is attached	64	
65	Social security tax on tip income not reported to employer (attach Form 4137)	65	
66	Uncollected employee social security tax on tips (from Forms W–2)	66	
67	Total (add lines 62, 63, 64, 65, and 66). Enter here and on line 21 ▶	67	

PART VI.—Other Payments

68	Excess FICA tax withheld (two or more employers—see instructions on page 10)	68	
69	Credit for Federal tax on special fuels, nonhighway gasoline and lubricating oil (attach Form 4136)	69	
70	Credit from a Regulated Investment Company (attach Form 2439)	70	
71	Total (add lines 68, 69, and 70). Enter here and on line 26 ▶	71	

☆☆☆☆ U.S. GOVERNMENT PRINTING OFFICE: 1972—O-458-273 30-2803-697

Schedules A&B—Itemized Deductions AND Dividend and Interest Income

G

(Form 1040)

Department of the Treasury
Internal Revenue Service

► Attach to Form 1040.

1972

Name(s) as shown on Form 1040

Your social security number

Schedule A—Itemized Deductions (Schedule B on back)

Medical and dental expenses (not compensated by insurance or otherwise) for medicine and drugs, doctors, dentists, nurses, hospital care, insurance premiums for medical care, etc.

1 **One half (but not more than $150) of insurance premiums for medical care. (Be sure to include in line 10 below)** . . .
2 Medicine and drugs . . . . . .
3 Enter 1% of line 17, Form 1040 . . .
4 Subtract line 3 from line 2. Enter difference (if less than zero, enter zero) . .
5 Enter balance of insurance premiums for medical care not entered on line 1 . .
6 Itemize other medical and dental expenses. Include hearing aids, dentures, eyeglasses, transportation, etc.

7 Total (add lines 4, 5, and 6) . . . .
8 Enter 3% of line 17, Form 1040 . . .
9 Subtract line 8 from line 7. Enter difference (if less than zero, enter zero) . .
10 **Total deductible medical and dental expenses** (Add lines 1 and 9. Enter here and on line 33, below.) . . . . . ►

Taxes.

11 Real estate . . . . . .
12 State and local gasoline (see gas tax tables)
13 General sales (see sales tax tables) . .
14 State and local income . . . . . .
15 Personal property . . . . . .
16 Other _____

17 **Total taxes** (Add lines 11 through 16. Enter here and on line 34, below.) ►

Contributions.—Cash—including checks, money orders, etc. (Itemize—see instructions on page 11 for examples.)

18 Total cash contributions . . . . .
19 Other than cash (see instructions on page 12 for required statement). Enter total for such items here . . . . .
20 Carryover from prior years . . . .
21 **Total contributions** (Add lines 18, 19, and 20. Enter here and on line 35, below.) ►

Interest expense.

22 Home mortgage . . . . . .
23 Installment purchases . . . . . .
24 Other (Itemize) _____

25 **Total interest expense** (Add lines 22, 23 and 24. Enter here and on line 36, below.) . . . . . ►

Casualty or theft loss(es)
See instructions on page 12. NOTE: If you had more than one casualty or theft loss occurrence, OMIT lines 26 through 29 and see page 12 of the instructions for guidance.

26 Loss before adjustments . . . . .
27 Insurance reimbursement . . . .
28 $100 limitation $100 00
29 Add lines 27 and 28 . . . . . .
30 Casualty or theft loss. (Excess of line 26 over line 29. Enter here and on line 37, below.) . . . . . ►

31 **Child and dependent care expenses** from Form 2441. (Enter here and on line 38, below.) . . . . . ►

Miscellaneous deductions for alimony, union dues, etc. (see instructions on page 13).

32 **Total miscellaneous deductions** (Enter here and on line 39, below.) . . . ►

Summary of Itemized Deductions

A

33 Total deductible medical and dental expenses (from line 10) . . . . . .
34 Total taxes (from line 17) . . . . . .
35 Total contributions (from line 21) . . . . . .
36 Total interest expense (from line 25) . . . . . .
37 Casualty and theft loss(es) (from line 30) . . . . . .
38 Child and dependent care expenses (from line 31) . . . . . .
39 Total miscellaneous deductions (from line 32) . . . . . .
40 **TOTAL ITEMIZED DEDUCTIONS.** (Add lines 33 through 39. Enter here and on Form 1040, line 52.) . . ►

Schedule B—Dividend and Interest Income

Name(s) as shown on Form 1040 (Do not enter name and social security number if shown on other side)

Your social security number

Part I Dividend Income

Note: If gross dividends (including capital gain distributions) and other distributions on stock are $200 or less, do not complete this part. But enter gross dividends less the sum of capital gain distributions and non-taxable distributions, if any, on Form 1040, line 12a (see note below).

1 Gross dividends (including capital gain distributions) and other distributions on stock. (List payers and amounts—write (H), (W), (J), for stock held by husband, wife, or jointly)

2 Total of line 1 . . . . . .

3 Capital gain distributions (see instructions on page 13. Enter here and on Schedule D, line 7). See note below . . . .

4 Nontaxable distributions (see instructions on page 13) .

5 Total (add lines 3 and 4) . . . . . .

6 **Dividends before exclusion** (subtract line 5 from line 2). Enter here and on Form 1040, line 12a . . . . . .

Part II Interest Income

Note: If interest is $200 or less, do not complete this part. But enter amount of interest received on Form 1040, line 13.

7 Interest includes earnings from savings and loan associations, mutual savings banks, cooperative banks, and credit unions as well as interest on bank deposits, bonds, tax refunds, etc. Interest also includes original issue discount on bonds and other evidences of indebtedness (see instructions on page 13). (List payers and amounts)

8 Total interest income. Enter here and on Form 1040, line 13 . . . . . .

Note: If you received capital gain distributions and do not need Schedule D to report any other gains or losses or to compute the alternative tax, do not file that schedule. Instead, enter 50 percent of capital gain distributions on Form 1040, line 41.

B

☆☆☆☆ U.S. GOVERNMENT PRINTING OFFICE: 1972—O-458-291 E.I. 25-1110272

FEBRUARY 1 IS THE LEGAL ASSESSMENT DATE — PERSONAL PROPERTY RETURN — ORIGINAL

1973 STATE OF SOUTH DAKOTA LIST OF TAXABLE PROPERTY 1973

THIS MUST BE FILLED OUT AND SIGNED BY ALL TAXPAYERS

Taxpayer's Name (Head of Household): (Last) H (First) (Middle)

Sex ____ Age ____ National Guard Veteran Yes ( ) No ( ) U. S. Citizen Yes ( ) No ( )

Social Security Number

Wife

Age ____ Veteran Yes ( ) No ( ) U. S. Citizen Yes ( ) No ( )

Social Security Number

Street or RFD

(Name and Address)

School Dist. No.

ZIP No. Phone No.

County City or Twp.

DOGS, Number Owned or Kept:

Others in Household

Veteran

If Renting, Name & Address of Owner

Real Estate Information for Homestead Exemption
Do you own your own home? Yes ( ) No ( )
Legal Description of where you live:

VALUE OF HOMESTEAD - - - $
(ASSESSOR'S USE ONLY)

1. HOME APPLIANCES	No.	Make and Size	Yr. Mfr.	Cost New	Taxable Value
AIR CONDITIONERS Tons ( ) B.T.U. ( )					
DEHUMIDIFIERS ☐ HUMIDIFIERS ☐					
DISHWASHERS (Portable)					
CLOTHES DRYERS, Elec ☐ Gas ☐					
CLOTHES WASHERS, Comb ( ) Auto ( ) Wringer Type ( )					
ELEC. SMALL APPLIANCES					
FREEZERS Cu. Ft. ( )					
KITCHEN STOVES & OVENS Elec ( ) Gas ( ) Other ( )					
MUSICAL INSTRUMENTS Actual Value ($)					
ORGANS Elec ( ) Chord ( )					
PIANOS, Upright ( ) Spinet ( ) Grand ( )					
RADIOS ( ) Cabinet ( ) Hi-Fi ( ) Portable ( )					
REC. PLAYERS Cabinet ( ) Stereo ( ) Portable ( )					
REFRIGERATORS Cu. Ft. ( )					
REFRIG.-FREEZER COMB., Cu. Ft. ( )					
SEWING MACHINES, Port ☐ Cab ☐					
SPACE HEATERS, Elec ☐ Gas ☐ Oil ☐					
TELEVISION Screen Size ( ) Cab ( ) Table ( ) Port ( ) Black & White ( ) Color ( ) Comb. Stereo & T.V. ( )					
VACUUM CLEANERS, Tank ☐ Up ☐					
TOTAL OF ITEM 1		NON-AGRICULTURAL $			

FOR ASSESSOR'S USE ONLY

4. HOBBY, SPORTS & MISC. EQUIP.	No.	Make and Size	Yr. Mfr.	Cost New
BOATS, INB'D ( ) OUTB'D ( ) Wood ( ) Alum ( ) Fbrgls ( ) Open ( ) Runabout ( ) Cab ( )		Length ( ) Model ( )		
BOAT MOTORS H.P. ( ) & ( )				
CAMERAS, PROJECTORS, ETC. Actual Value ($)				
GARDEN TRACTORS, H.P. ( ), Atch. Mower ☐ Snow Blower ☐ Others List				
GOLF ☐ BOWLING EQUIP. ☐ Archery ☐ Skiing ☐		(Present Day Lump Sum Value - $)		
GOLF CARTS, Gas ☐ Elec ☐ H.P. ( )				
POWER MOWERS, Push ☐ Self-Prpl ☐ Riding ☐ In. Cut ( )				
TYPEWRITERS, ADDING MACHINES Actual Value ($)				
SHOTGUNS, RIFLES, PISTOLS, SCOPES, LOADING EQUIP., Act. Val. ($)				
SHOP EQUIPMENT & HAND TOOLS Actual Value ($)				
SNOW BLOWERS, H.P. ( )				
FISHING EQUIPMENT		(Present Day Lump Sum Value - $)		
OTHER ITEMS:				
TOTAL OF ITEM 4		NON-AGRICULTURAL $		

FOR ASSESSOR'S USE ONLY

HAVE YOU IN YOUR CARE OR POSSESSION OTHER PERSONAL PROPERTY THAN YOU HAVE LISTED? YES ( ) NO ( ) Give Name of Owner: Address of Owner:

2. HOUSEHOLD GOODS AND PERSONAL EFFECTS (Except those items listed in Items 1 and 4) which would include the following:

Bedroom Furnishings — Living Room Furnishings
Dining Room Furnishings — Recreation Room Furnishings
Kitchen Furnishings — Family Room Furnishings
And any other furnishings not listed elsewhere on this sheet.

TOTAL NUMBER OF FINISHED ROOMS IN HOME (Including Basement) - ROOMS 0

THIS IS MY ESTIMATE OF THE FULL AND TRUE PRESENT DAY VALUE OF ALL ITEMS LISTED ABOVE

ACTUAL VALUE - $

Assessor's Use Only

TAXABLE VALUE OF ITEM 2 NA $

IS THIS A MOBILE HOME? Yes ( )
Is it registered as required by law? Yes ( ) No ( )

3. MOTOR VEHICLES, SNOWMOBILES, AIRCRAFT NOT LICENSED

Make	Body Type	Model	Year

CAMPERS OR TOPPERS FOR PICKUP TRUCKS

Make	Length	Width	Cost	Year

TOTAL OF ITEM 3 AG $ NA $ $

ASSESSOR'S USE ONLY

15. BUILDINGS AND ALL OTHER IMPROVEMENTS AND STRUCTURES ON LEASED SITE
Location

Type Const.	Capacity	Yr. Built	Size	Cost

TOTAL OF ITEM 15 AG $ NA $ $

ASSESSOR'S USE

16. MISCELLANEOUS ITEMS

	No.	New Cost
Saddles		
Fox, Mink, Bees, Etc.		
Communication Radios		
Other		

TOTAL OF ITEM 16 AG $ NA $ $

ASSESSOR'S USE ONLY

	Classification	Penalty ___ %	Total
AG	$	$	$
NA	$	$	$
TOTALS	$	$	$

GRAIN - Bushels

TOTAL BUSHELS OF GRAIN _____ BU., GROWN, PRODUCED, HANDLED OR STORED DURING THE YEAR IMMEDIATELY PRECEDING FEBRUARY 1, 1973; ALSO TOTAL POUNDS OF RAW HONEY _____ LBS.; PRECEDING FEBRUARY 1, 1972.

New Construction & Improvements

DESCRIPTION AND LOCATION OF IMPROVEMENTS AND STRUCTURES ERECTED OR PLACED UPON THE FOLLOWING DESCRIBED REAL ESTATE SINCE THE LAST ASSESSMENT DAY

Type of Construction: _____ Type of Building: _____

Size: _____ x _____ x _____ Total Cost: $_____ ; Percent of Completion: _____ %; Cost to Date: $_____

Improvements Located on: _____ Sec _____ Twp. _____ Range _____ Buildings Removed?

Town of: _____ Lot _____ Block _____ Addition _____ Yes ( ) No ( )

STATEMENT (MUST BE SIGNED BY TAXPAYER)

I, _____, do swear that I am a resident of the County of _____, and that my post office address is _____; that the above list contains a full and correct statement of all structures and improvements erected or placed upon my real estate in said County, except such structures and improvements listed on other tax statements, subsequent to the preceding assessment day, and a full and correct statement of all personal property, except such personal property listed on other tax statements subject to taxation, which I, or any firm of which I am a member, or any corporation, association or company of which I am president, secretary, treasurer or managing agent, owned, claimed, possessed or controlled at twelve o'clock M., on the statutory assessment day; and that I have not in any manner whatsoever transferred or disposed of any property, or placed any property out of said County or my possession, for the purpose of avoiding any assessment upon the same, or making this statement.

Dated this _____ day of _____, 1973. ☛ X _____

Taxpayer Must Sign Here

FOR ASSESSOR'S USE ONLY

RETURN ORIGINAL AND DUPLICATE TO ASSESSOR

GRAND TOTAL

SCHOOL POLL - $_____ DOG TAX - $_____

TOTAL TAXABLE VALUE OF YOUR PERSONAL PROPERTY AND PENALTY IF ANY

$

☛ ASSESSOR'S NOTICE TO PROPERTY OWNERS

The above is a correct copy of the list of taxable property assessed against you for the year 1973. Complaint on your assessment may be made to your local Township, Town or City Review Board which shall meet on the fourth Monday of May (May 28, 1973), and is in session for six days. From action of your local board you may appeal to your County Board of Equalization which meets on the third Tuesday in June (June 19, 1973) and shall adjourn no later than the first Tuesday in July (July 3, 1973). Appeal from your County Board may be taken to the State Board of Equalization within 30 days of notice of the action taken by the County Board and may be taken by oral announcement of your intention to appeal, given to the County Board or by written notice thereof filed with the County Auditor and a copy sent to the Commissioner of Revenue, Pierre, South Dakota, on or before the first Monday in August. The State Board meets on August 6, 1973, and is in session until its duties are completed. Appeals to the Circuit Court may be taken from the County Board or the State Board within twenty days from the publication of the decision of such board. An appeal to either the Circuit Court or the State Board shall exclude an appeal from the other.

SD Rev. PT-1
7/72

_____ (Assessor) _____ (Deputy Assessor)

ORIGINAL

1973 THIS SECTION MUST BE FILLED OUT BY ALL FARM OWNERS AND OPERATORS **1973**

LIVESTOCK	Reg.	Grade	No.	Unit Value	Taxable Value
5. BROOD MARES ( ) STALLIONS ( )					FOR ASSESSOR'S USE ONLY
WORK & SADDLE HORSES ( ) SHETLAND PONIES ( )					
6. BUFFALO COWS, 2 Yrs. & Older					
BUFFALO BULLS, 2 Yrs. & Older					
BUFFALO, 6 Mos. to 2 Yrs.					
7a. COWS, 2 Yrs. & Up (Registered)					
HEIFERS, 1 Yr. to 2 Yrs. (Registered)					
b. COWS (Stock - Milk - Commercial) 3 YRS. & OLDER					
c. CATTLE, 6 Mos. to 1 Yr. (STEERS & HEIFERS)					
e. CATTLE, 2 to 3 Yrs. (Heifers)					
1 to 2 Yrs. (Heifers)					
1 to 2 Yrs. (Steers)					
e. CATTLE IN FEED LOTS (UP TO 850 LBS.)					
f. CATTLE IN FEED LOTS (850 LBS. & UP)					
g. HERD SIRE (Purebred Herd Only)					
BULLS, 1 to 2 Yrs.					
BULLS, 2 Yrs. & Older					
e. TOTAL OF ITEM 7					
8. HOGS, 6 Mos. & Over					
FEEDER PIGS, 3 to 6 Mos					
9a. BUCKS OR RAMS					
b. SHEEP OR GOATS					
c. LAMBS IN FEED LOTS					
10. CHICKENS No. of Dozen					
TURKEYS No. of Dozen					
DUCKS OR GEESE No. of Dozen					

AGRICULTURAL TOOLS AND MACHINERY	No.	Make	Model Number	Yr. Mfr.	Taxable Value
CORN LISTERS Tool Bar ( ) ( ) Rows: Mtd. ( ) Pull ( )					FOR ASSESSOR'S USE ONLY
CORN PLANTERS Cyclo ( ) Plateless ( ) Two ( ) Min. Tillage ( ) Rows: Four ( ) Fertilizer ( ) Six ( ) Insecticide ( ) Eight ( )					
CORN TENDERS OR GO-DIGS ( ) Rows Tool Bar ( )					
CULTIVATORS Rear Mtd. ( ) ( ) Row Front Mtd. ( )					
CULTIVATORS Rear Mtd. ( ) ( ) Rows Front Mtd. ( )					
DISC TILLERS & ONE-WAYS ( ) Ft. Attach.: Grain ( ) Fert. ( )					
DISC, Single ( ) Ft.					
DISC, Tandem Full Type ( ) Wheel Mtd. ( ) Ft. ( )					
DRILLS, GRAIN ( ) Ft. Reg. ( ) Fert. ( ) Single ( ) Double ( )					
DRILLS, PRESS ( ) ( ) Ft. Deep Furrow ( )					
DRILLS, PONY PRESS & PACKER ( ) Ft.					
Fertilizer Att. Cost New ( )					
Insecticide Att. Cost New ( )					
FEED CONCENTRATE TANK Cap. ( )					
FEED GRINDER MIXER Size ( )					
FEED MILLS Size ( ) Roller ( ) Burr ( ) PTO ( )					
HAMMERMILLS Belt ( ) PTO ( ) Size ( )					
FEEDERS, Portable Hog ( ) Bu. ( ) Cattle ( )					
FIELD CULTIVATOR ( ) Ft. DUCKFOOT OR CHISEL Vibra Shank, etc ( ) Ft.					

11. AGRICULTURAL TOOLS AND MACHINERY

TRACTORS & CABS Serial Numbers	Gas Diesel (√ One)	No.	Make	MODEL	Yr. Mfr.
PROPANE					
CRAWLER TYPE					
4 WHEEL DRIVE					
UNI-TRACTOR					
ATTACHMENTS, UNI-TRACTOR					
ATTACHMENTS, UNI-TRACTOR					
CABS ( ) Air Cond. ( ) New Cost ( )					
DUAL WHEELS Snow Blower ( )					

FOR ASSESSOR'S USE ONLY

COMBINES AND CABS	No.	Make	Model	Yr. Mfr.
SELF-PROPELLED				
PT ( ) MOTOR ( )				
COR HEAD ( ) MILO HEAD ( ) Row ( )				
CABS ( ) Air Cond. ( ) New Cost ( )				

BALE LOADERS Field ( ) Cost ( ) Stack ( )

BALE ACCUMULATOR Cost ( )

POWER BALE WAGON

BALE STUKERS Cost New ( )

BALERS, PTO ( ) Motor ( ) Twine-tie ( ) Wire-tie ( ) SELF-PROPELLED ( )

CHAFF WAGON New Cost ( )

CORN PICKER, HUSKER, SNAPPER 1 Row ( ) 2 Row ( ) Mtd. ( ) Pull ( )

CORN PICKER SHELLER Pull ( ) Mtd. ( ) Self-Pro. ( )

CORN SHELLER, Truck Mtd. ( ) Bu. Capacity ( )

ENSILAGE BLOWER H.P. ( ) Hopper ( )

ENSILAGE UNLOADER In Silo Diameter (Ft.)

ELEVATORS, Open Chain Motor ( ) PTO ( ) Width ( ) Length ( )

ELEVATORS, Auger ( ) Carrier ( ) Dia. ( ) Length ( ) PTO ( )

FORAGE HARVESTER Pickup ( ) Rows ( ) Motor ( ) PTO ( )

FORAGE HARVESTER Attachments

HAY CAGES (ft. x ft.) Round ( ) Diameter (ft.)

HAY MOWER Ft. ( ) P.T.O. ( ) Mtd. ( ) Semi-Mtd. ( )

HAY MOWER Ft. ( ) P.T.O. ( ) Mtd. ( ) Semi-Mtd. ( )

HAY CRUSHER OR CONDITIONER

HAY DUMP RAKE Ft. ( )

HAY SIDE RAKE, Rubber ( ) Steel ( ) PTO ( )

HAY WHEEL RAKE No. Wheels ( )

HYDRAULIC LOADER - STACKER Large ( ) Small ( ) Self-Propelled ( ) ATTACHMENTS Hay Basket ( ) Scoop ( ) Fork ( ) Push-Off ( )

STAKHAND Cost New ( )

STACK MOVERS Chain ( ) Mtd. ( ) Wheel ( )

SWATHER PTO ( ) Ft. ( ) Ground Driven ( ) Ft. ( )

SWATHER, Self-Propelled Ft. ( ) Hay Conditioners, Ft. ( )

BLADE TILLER Ft. ( ) Number of Units ( )

CATTLE OILERS, CHUTES Val. ( )

PORTABLE CORRAL Val. ( )

SUB-TOTAL - ITEM 11

GRAIN DRYERS ( ) Bu. Type ( ) Cap. ( ) Bins ( ) H.P. ( ) Cost New ( )

HARROW WHEEL DRAWBAR No. of Sec. ( ) Folding ( )

HARROWS or DRAGS No. of Sec. ( )

HARROW, Spring Tooth No. of Sections ( )

IRRIGATION PIPE Length Diameter Alum. ☐ Gated ☐ Plast. ☐ Plain ☐

IRRIGATION PUMPS H.P. ( ) Power Unit, Act. Value ($)

IRRIGATION SPRINKLER Type ( ) Act. Cost ( )

MANURE SPREADERS, PTO ( ) No. of Whls ( ) Bu. Cap. ( )

MILK COOLER, BULK No. of Cans ( ) No. of Gallons ( )

MILKING MACHINE, Units ( ) Pipe Line - Vac ( ) Milk ( ) Automatic Washer ( ) Elec. Puls. ( )

PLOWS, Bottoms ( ) In. ( ) Reset - Auto ( ) Hyd. ( )

PLOWS, Bottoms ( ) In. ( ) Reset - Auto. ( ) Hyd. ( )

PLOWS, MOUNTED In. ( ) Bottoms ( )

PLOWS, MOUNTED Bottoms ( ) Reset-auto. ( ) In. ( )

PLOWS, OFF SET Ft. ( )

PLOWS, CHISEL Ft. ( )

PLOWS, DISC Number Discs ( )

PORTABLE BINS Steel ( ) Size ( ) Wood ( )

PORTABLE FEED RACKS Length ( )

POST HOLE DIGGERS & DRIVERS Power

POTATO DIGGERS Rows ( )

POTATO PLANTERS Rows ( )

ROLLER-PACKER Ft. ( )

ROTARY HOE Sections ( )

ROD WEEDER Ft. ( )

SAWS Circle ( ) Chain ( ) Elec. ( )

SCRAPERS, Hydraulic ( ) Cu. Yds. ( ) Dozer Width ( )

SPRAYERS & DUSTERS Jet ( ) Boom ( ) Mtd. ( ) Trailer ( ) Self-Prop. ( ) Pump & Boom ( ) Gals. ( )

STALK CUTTER No. of Rows ( ) Knife ( ) Chain ( )

TERRACING & LEVELING EQUIP. Cost New ( )

TRAILERS & BOXES No. of Wheels ( ) Tons ( )

TRAILERS & BOXES No. of Whls. ( ) Cost New ( ) Tons ( )

TRAILER SILAGE BOX Hoist ( ) Conveyor ( ) Cost New ( )

TRAILER SILAGE BOX Hoist ( ) Conveyor ( ) Cost New ( )

TRAILER FLATBEDS

POWER FEED WAGONS Large ( ) Small ( ) Cost New ( )

POWER FEED AUGERS Ft. ( ) Bunk Type ( )

TANKS, FUEL ☐ PROPANE ☐ Gallons ( ) Gallons ( )

WELDERS, Acet. ( ) Elec. ( ) Amps ( )

SHOP EQUIPM'T; ELECTRIC MOTORS Act. Val. ($) TOOLS ($)

AIR COMPRESSORS, H.P. ( ) Gallons ( )

PORTABLE HEATERS, B.T.U. ( )

STANDBY POWER UNITS KW ( )

SADDLES

TOTAL - ITEM 11

When you fill out a signature card for opening a checking account:

1. Print your full name on Line 1.

2. Print your address on Line 2.

3. Print the name of the place where you work on the first part of Line 3.

4. Write your signature on the second part of Line 3. The same signature on this card should be used in writing all checks.

5. If you are opening a joint checking account, the other person must print his (or her) place of employment and write his (or her) signature on Line 4.

6. Print your name and address in spaces 5, 6, 7, and 8 the way you want your name and address to appear on all your checks.

Fill out the signature card below for opening your individual checking account:

	Account Number
1) Name	
2) Address	
Employment 3)	Signature x
Employment 4)	Signature x
Account Caption & Address 5) _____ 6) _____ 7) _____ 8) _____	The Kampeska State Bank authorizes to recognize the above signature(s) in payment of funds or transactions or other business.

No. ____ $____

19

To

For

Bal. Brought Forward ____

Amount Deposited ____

Total Am't This Check ____

Bal. Carried Forward ____

KAMPESKA STATE BANK

No. ____

19

Pay to the order of $

Account No. 81-686

CHECKING ACCOUNT DEPOSIT TICKET

NAME

ADDRESS

K

DATE 19

CASH	CURRENCY	
	COIN	
TOTAL FROM OTHER SIDE		
TOTAL		
LESS CASH RECEIVED		
NET DEPOSIT		

USE OTHER SIDE FOR ADDITIONAL LISTING

CHECKS AND OTHER ITEMS ARE RECEIVED FOR DEPOSIT SUBJECT TO THE TERMS AND CONDITIONS OF THIS BANK'S COLLECTION AGREEMENT.

BE SURE EACH ITEM IS PROPERLY ENDORSED

KAMPESKA STATE BANK
WATERTOWN, SOUTH DAKOTA

ACCOUNT NO.

⑆0914⑈0023⑆

L

, 19

AFTER DATE, FOR VALUE RECEIVED, I PROMISE TO PAY TO

THE ORDER OF

PAYABLE AT

DOLLARS

WITH INTEREST THEREON FROM UNTIL FULLY PAID, AT THE RATE OF PER CENT PER ANNUM. INTEREST PAYABLE ANNUALLY.

Upon any default in the payment of interest, this note shall become immediately due and payable at the option of the holder hereof. Payable at a definite time subject to any acceleration.

The makers, endorsers, sureties and guarantors hereof hereby severally agree to pay all costs of collection including reasonable attorneys' fees and legal expenses, in case payment shall not be made at maturity, and severally waive presentment for payment, notice of non-payment, protest and notice of protest and diligence in enforcing payment or bringing suit against any party hereto. The endorsers, sureties and guarantors hereof hereby severally consent that the time of payment may be extended (whether or not longer than the original period), or this note renewed, from time to time without notice to them and without affecting their liability hereon.

SECURED BY

P. O.

SEC. TWP.

SIGN HERE

DUE $

PAID ON PRINCIPAL

DATE	AMOUNT	BALANCE

EXT. TO

No.

THIS NOTE GIVEN FOR RENEWAL AND EXTENSION OF

Note No. Dated

AND IS NOT IN PAYMENT OF THE ORIGINAL NOTE

Renewed By No.

Local government

Where to look in the court house

The county court house is the central location for many kinds of information and government services. The typical court house is departmentalized as follows:

Circuit judge, clerk of courts, county auditor, county judge, juvenile probation officer, register of deeds, sheriff, states attorney, and treasurer.

In addition, many court houses also house such offices as civil defense, county agent, county commissioners, director of equalization, public health nurse, public welfare, and veterans service.

The following pages list information and services found in most court houses. As the source of information may vary from place to place, you can fill in your local source beside each category.

WHERE DO YOU GO TO FIND OUT ABOUT...

Abstracts....._____

Adoption Records....._____

Air Force Discharge Records....._____

Army Discharge Records....._____

Automobile Licenses....._____

Automobile Titles....._____

Birth Certificates....._____

Boat Licenses....._____

Building Permits....._____

Car Licenses....._____

Car Titles....._____

Child Support Payments....._____

Civil Court Actions....._____

Coast Guard Discharge Records....._____

Court Actions....._____

Criminal Court Actions....._____

Dance Permits....._____

Death Certificates....._____

Deeds....._____

Divorce Court Records....._____

Drivers Licenses....._____

Drivers License, School Bus Operators....._____

Employment Services....._____

Estates....._____

Finance Statements....._____

Food Stamps....._____

Jury Lists....._____

Liens....._____

Liquor License Applications....._____

Liquor License Transfers....._____

Marriage Licenses....._____

Mechanics Liens....._____

Mental Health Services....._____

Mil Levy Computations....._____

Military Discharge Papers....._____

Mobile Home Registration....._____

Mobile Home Tax Computations....._____

Mortgages....._____

Navy Discharge Records....._____

Passport Information....._____

Personal Property Assessments....._____

Personal Property Tax Payments....._____

Property, Tax Sale of Real & Personal Property._____

Plat Descriptions....._____

Probate Court....._____

Real Property Assessments....._____

Real Property Special Assessments....._____

Real Property Descriptions....._____

Real Property Tax Payments....._____

Sales Tax Licenses....._____

Selective Service Registration....._____

Small Claims Court....._____

Support Payments....._____

Taxes, Income Tax Information....._____

Taxes, Personal Property Tax Assessment....._____

Taxes, Personal Property Tax Payment....._____

Taxes, Real Property Tax Assessment....._____

Taxes, Real Property Tax Payment....._____

Taxes, Sales Tax License....._____

Taxes, Sales Tax Payment....._____

Vehicular Registration....._____

Vehicular Tax Payment-New or Out-of-State Vehicles..._____

Vehicular Licenses....._____

Voter Registration....._____

Voter Registration-Change of Address....._____

Welfare Services....._____

Wills....._____

Legal and consumer terms

There are many terms not widely used in the everyday vocabulary of most people, yet have significance at some time in life in business transactions and in legal matters.

A glossary of some of these terms is given here.

Affiant:	The person who signs an affidavit.
Amoritization:	Long term or gradual payment of a debt.
Assignee:	The person to whom property (or a right) is given or transferred.
Attachment:	Legal seisure of property for failure to pay debts.
Bill of Sale:	Document providing legal record of the transfer (or sale) of personal property.
Bond (investment):	Loan to a governmental unit or business with the promise to repay at a specified interest rate in a specified time period.
Bond (surety):	Guarantee of payment for failure to perform under certain specified conditions.
Chattel:	Personal property which can be moved.
Chattel Lien:	Claim of lender to certain personal property placed as collateral by borrower in event of the borroer's default of payment.
Collateral:	Property or things of value pledged by borrower as security that a loan will be repaid.
Conditional Sales Contract:	The buyer assumes immediate possession of the property but seller retains the title to it until all terms of the contract have been met.
Consignment:	A person wishing to sell property (the consigner) continues to own the property until the selling agent (consignee) has sold it.
Cooling-Off Period:	Generally, the period of time given to a buyer to change his mind after a sales contract has been signed in the buyer's home.
Co-Signer:	An individual who assumes full responsibility for repayment of a loan made to another if that other person fails to live up to his contract obligations.

Debenture:	Debt certificate issued by a company or unit of government in return for borrowed money.
Declining Balance:	Amount of the unpaid balance of a loan as each contract payment decreases it.
Deed:	Legal document which transfers the right of ownership of real property.
Default:	Failure to fulfill an obligation or contract.
Deficiency Judgement:	Court order requires full contract payment even after repossession and sale of property.
Fiduciary:	Someone in a position of trust.
Foreclosure:	Court action involving the sale of mortgaged property to pay mortgage obligations which have not been met.
Garnishment:	Action on the part of a creditor to collect money owed him through the debtor's employer or from someone who owes the debtor money.
Holder-In-Due Course:	Generally, a bank or other lending institution which purchases an installment contract from the original seller. Frequently the holder-in-due course does not have to assume the original contract commitments concerning product performance.
Holographic Will:	A will written in the handwriting of the maker.
Injunction:	Court order requiring certain action to be taken or forbidding the performance of a certain action.
Intestate:	Failure to leave a valid will upon death.
Joint Tenancy:	Money or property owned by two or more persons with the agreement that if one dies the full title goes to the remaining survivors. A will does not affect joint tenancy agreements.
Liabilities:	The debts or obligations of an individual or company.
Lien:	Claim on the property of a borrower or debtor as security for a debt.
Liquid Assets:	Investments and other property that can be readily converted to cash.
Negotiable Instrument:	Written payment obligation that can be transferred by endorsement or delivery.
Net Worth:	Your true financial position based on the difference between all that you own and all that you owe.
Non-Installment Credit:	A debt you meet with a single payment or without a specific repayment schedule.
Open Dating:	Or "freshness" dates, so shoppers know when food was first offered for sale and the last date it should be sold.

Option:	The privilege to buy or sell property at a specified price within an agreed time.
Prepayment Penalties:	Charges assessed to borrower if he pays off money owed before due date.
Personal Property:	Any possession other than land or buildings.
Power of Attorney:	Written authorization to act as another's agent.
Principal:	The actual amount you invest or borrow without added charges or other extras.
Probate:	Processing of a will to establish its validity.
Promissory Note:	Written evidence of debt that establishes repayment schedule (I.O.U. in legal form).
Real Property:	Buildings and land.
Replevin:	Court action to recover goods from defaulted buyer who refuses to return merchandise voluntarily.
Repossession:	Legal owner's action to reclaim merchandise from buyer who did not meet conditions of installment contract.
Retainer:	Advance payment for professional services.
Security Agreement:	Pledge of buyer's or borrower's assets as loan guarantee.
Truth-In-Lending:	Federal law which enables you to compare credit costs accurately by requiring all granters of consumer credit to disclose to each customer in writing the exact cost of credit, expressed as a dollar amount and as an annual percentage rate (APR).
Unit Pricing:	To enable you to compare prices by indicating cost on a per ounce or pound basis.
Usury:	Charging borrower more interest than the law allows.
Writ:	Court order